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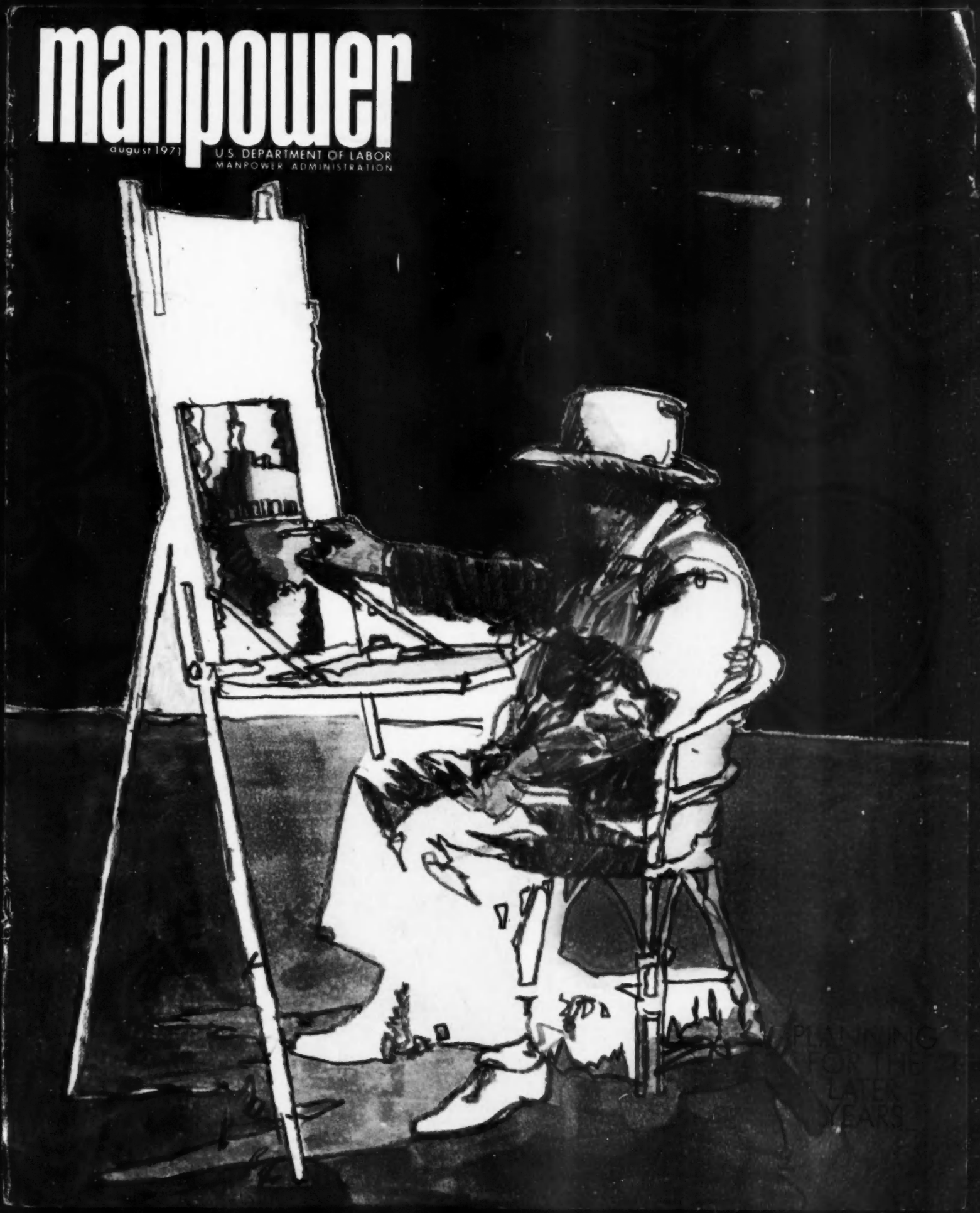

PLANNING FOR THE LATE YEARS

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To Play Is to Win

Some serious people at the University of Connecticut have invented a new game of chance. Its name is GERIO. Played somewhat like BINGO, the new game uses numbered playing cards and numbered ping-pong balls which drop one at a time out of a cage. The first person to cover a line of winning numbers on his card gets a prize. And there the similarities with BINGO end and the serious side of GERIO begins.

In GERIO it is not whether you win or lose that counts, but whether you play the game, according to Dr. Howard A. Rosencranz, its principal developer. GERIO (derived from "geriatrics") is for players who are about to enter their retirement years or are already in them. Each number on a GERIO card corresponds to a question. When a number is called, every player with that number on his card covers it as he would in BINGO. But the GERIO card also includes the answers to the question. The answer is read aloud and further discussion is encouraged. Questions and answers cover such topics as Medicare, how to get prescription drugs at reduced rates, elements leading to success or failure in remarriage, ways to use leisure time, and options in housing for retired persons.

Developed under a grant from the Administration on Aging of the U.S. Department of Health, Education, and Welfare, the game is designed to give useful information about retirement life, start discussions among its players, and stimulate them to seek further information in their localities. Not yet ready for release, GERIO probably will be most useful, its creators say, in helping workers who do not get the comprehensive preretirement training described in *Planning for the Later Years* in this issue of MANPOWER.

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COVER: Paul Salmon

J. D. Hodgson
Secretary of Labor

Malcolm R. Lovell, Jr.
Assistant Secretary for Manpower

Paul J. Fasser, Jr.
Deputy Assistant Secretary for Manpower and Manpower Administrator

Ellis Rottman, *editor*
Emil Michael Aun, *associate editor*
Patricia Marshall, *assistant editor*
Richard Mathews, *art director*

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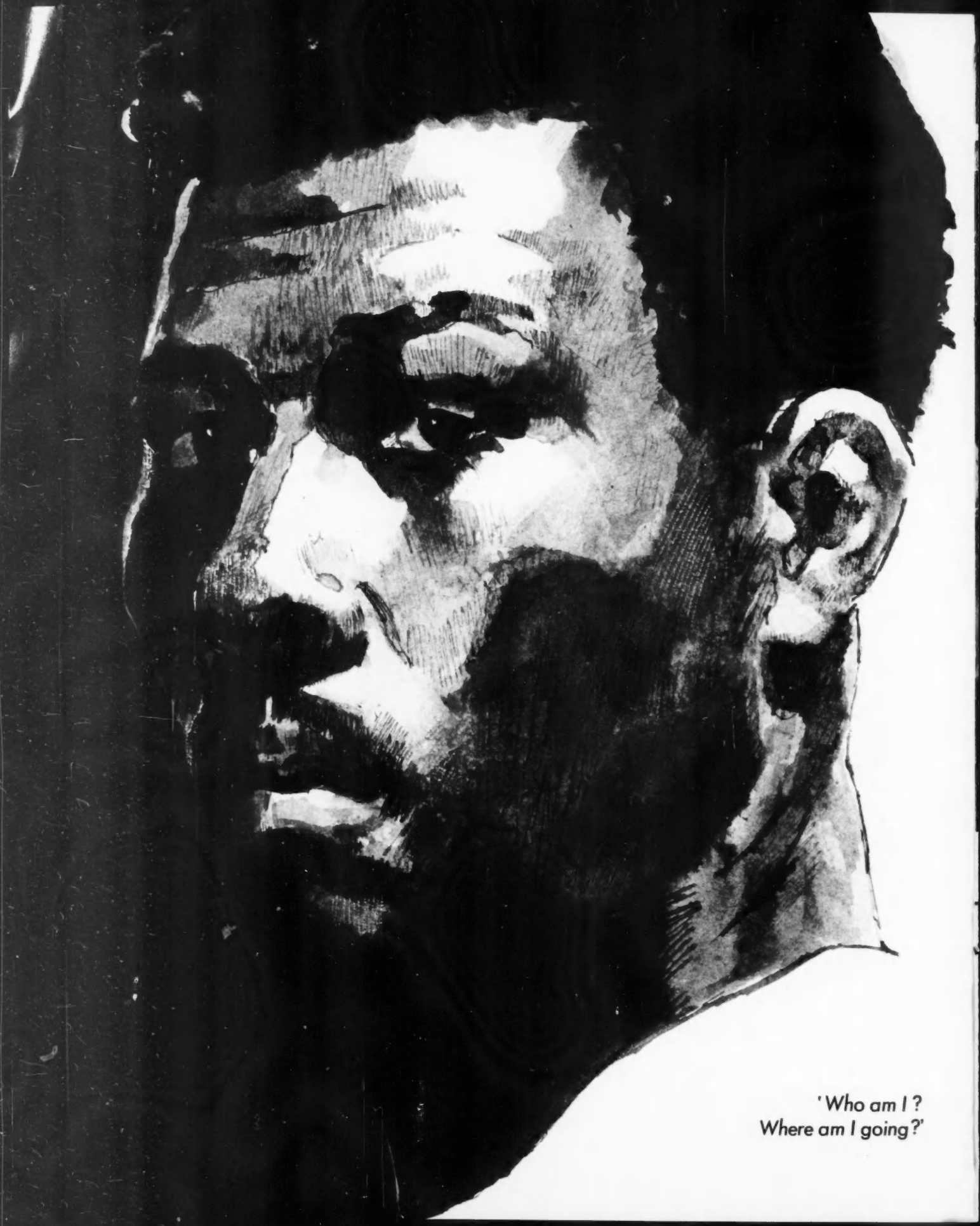

'Who am I ?
Where am I going?'

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Some Ingredients for 'Making It'

Study Identifies Common Threads in Lives of Those Who Escape Ghetto

By THOMAS C. GREENING

Why do some disadvantaged people "make it" in terms of escaping from the ghetto and leading successful lives while others do not? A selective review of writings by or about successful people from disadvantaged backgrounds shows certain factors to be present:

- Identity: Having a strong sense of self, pride, worth.
- Alienation: Experiencing some degree of alienation, often externally imposed, from the ghetto culture.
- Freedom from conditioning: Escaping the routine ghetto brainwashing that would normally produce a sense of guilt, inferiority, limited perspective, absence of hope, dysfunctional standards, pacifying illusions about life.
- Physical removal: Breaking dependency ties, social norm pressure, and identity definition as a result of moving, imprisonment, military service, illness, or similar circumstances.
- Luck: Benefiting from chance occurrences which help him avoid trouble or find constructive outlets and relationships.
- Supportive, inspiring relationships: Receiving help from special people who believe in him, guide him, and stand for a new set of standards.
- Identification models: Identifying with "folk heroes," "big shots," and even ordinary people who symbolize identities other than disadvantaged.
- Questioning orientation: Asking at critical points in formative years, "Who am I?" or "Where am I going?"
- Awareness of alternative paths: Discovering that there are other routes than being a slave or hustler. Such goals as self-determination, money, creativity, or status must come to seem attractive to him, and actions such as hard work or studying must be seen as steps which pay off.
- New perception of self: Seeing himself as someone not locked into one fixed negative or limited identity; envisioning himself as having potential for being a person different from what he is now.
- Existential crisis: Dramatic encountering of clear-cut choices and new ways. There must be a buildup of tension, a conflict escalation, in which the person openly faces the cost of his old ways, the high stakes involved, and the attractiveness of gambling on a new way of life.
- Risk-taking capacity: Being willing and able to endure the anxiety, suspense, disappointment, and humiliation of experimenting with new behavior.
- Channeling of rage: Learning to direct rage over being disadvantaged into strategic actions effectively designed to fight one's way out of the ghetto; avoiding burying one's anger beneath defenses of passivity and self-deprecation, or firing it out at the world impulsively in ways that merely provoke punishment.
- Rewards for change: Receiving support and acceptance for new behavior and identity from key individuals, new peer groups, or internalized ideal images.

The need for identity, reputation, sense of self, pride, and the feeling of being somebody appear to be powerful forces in almost all men. The despair of being a nobody is virtually intolerable. Ghetto youth are notorious for their obsession with "rep," meaning reputation, status, and visible standing in their peer group.

As Piri Thomas puts it in *Down These Mean Streets:* "In Harlem you always lived on the edge of losing rep. All it takes is a one-time loss of heart." If you worked at a menial job, you were a "chump" or "boy." In prison he learned about the Black Muslims and always remembered what Elijah Muhammad said, "No matter what a man's color or race, he has a need of dignity, and he'll go anywhere, become anything or do anything to get it—anything."

Claude Brown in his book *Manchild in the Promised Land* stressed the importance of establishing a reputation as someone who would fight and never run. James Baldwin, discussed by Fern M. Eckman in *The Furious Passage of James Baldwin,* felt a deep sense of inferiority and shame because he was kept from earning a rep in the life of the streets. At home he was taught by his paranoid stepfather to hate and to have the identity of an oppressed black man. Because he felt ugly, guilty, and rejected by his peers, he had to turn to unusual solutions such as being a preacher and a writer.

In his search for self-esteem and identity Brown was more successful than Bald-

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Dr. Greening, a practicing clinical psychologist, is an associate of the Human Interaction Research Institute in Los Angeles, a nonprofit organization for research in education, mental health, and manpower. This article is based on a portion of *A Study of Successful Persons From Seriously Disadvantaged Backgrounds,* done by the Institute under a contract for the Office of Research and Development, Manpower Administration, U.S. Department of Labor.

win in discovering the expectations of others in the street life and learning how to fulfill them. One must fight to defend one's reputation as a fighter, even if it meant killing or being killed. Brown developed a pride in his ability to live up to that code. In reform school he had to continue to fight for his rep. Because of his rep he was able to give up selling marijuana and go to school without being labeled a "lame."

In a ghetto, the lowest form of identity clearly is that of the "lame," "chump," or "boy." Some are able to rise above that to the identity of a family or peer group member with fairly benign norms emphasizing loyalty, good times, and even hard work as a means of earning shared pleasures. The aggressive identity of the street fighter and hustler certainly has higher appeal than that of the "lame," "chump," or "boy" and will predominate when the conditions supportive of a benign identity are lacking. The fourth choice, that of a unique and successful identity which transcends the ghetto world, is made only under very special conditions which will be examined below.

Ghetto Limits Identity

Each ghetto resident must work out some kind of identity for himself or he will become a schizoid drifter, unsuccessful even according to the most minimal of ghetto standards. This basic, starting identity can then serve as a foundation for further development, within limits. If it is too precarious an identity, requiring constant effort to maintain, the ghetto youth will have no surplus resources for further development. If it is too negative an identity he will get in serious trouble with the law and have his developmental options drastically reduced. If it is too successful an identity, he will become addicted to it and be unwilling to risk losing it in order to reach for unfamiliar alternatives. Thus, while the search for identity is a general human problem, not limited to ghetto dwellers, the ghetto offers more limited choices for resolution than a more open environment.

Closely related to the need for a sense of identity is the strong desire of most young men of average ability and mental health to "belong." Alienation from one's associates entails a sense of loneliness and self-doubt. Probably no one voluntarily chooses to be alienated; such a condition is always forced on "the stranger" by idiosyncracies in his own nature or in his environment.

James Baldwin is a clear example of a young man who was severely alienated from his own family and subculture, and for whom that alienation served as a prod to make him create a new identity based on developing his assets. He was seen as "ugly" and that externally imposed condition contributed strongly to his alienation. He was rejected by his stepfather, teased by his schoolmates, and prevented from learning the life of the streets by being kept home to care for other children.

When he was 14 he saw his peers beginning to accept the idea that they could not achieve anything more in life than their fathers had. He felt different enough to be compelled to rebel against such a fate. At high school he made friends with whites, although he had been taught they were the enemy. Later, he turned to the church and became a preacher. Again he felt alienated, God was white, and in spite of Baldwin's attempts at virtue, he was still black. Now he did not belong at home, in the church, with blacks, or with whites. Finally he went to Paris, where so many alienated Americans have gone in search of a new identity, and began to discover and develop his talents as a writer.

Claude Brown's parents came to New York from the South and tried to re-create "down home" life in Harlem. They were content to work hard and aspired only to some liquor and sex on Saturday night. When Brown returned to school, they could not understand why he would give up a good job at Hamburger Heaven, making $45 a week. They put it down as a mere search for novelty, as though such a search was pointless. Brown's mother said she would be satisfied if his younger brother were to become a janitor. Brown felt alienated from this stifling approach to life and, like Baldwin, began searching for alternatives.

Piri Thomas was alienated from his family as the result of being darker than his siblings and feeling rejected by his father. In addition, after a move to Long Island he found his dark color caused him to be treated as a Negro, not a Puerto Rican, thus further aggravating his sense of being different from his peers and family. He was stuck between the Negroes and the whites, both of whom he hated.

The experiences of each of these writers illustrate the important role played by alienation at an early phase in the life of an eventually successful person from a disadvantaged background. Alienation doesn't solve anything. It may even destroy the person. But it can also be a special challenge which contributes to a growth process.

Learning to see oneself as good and capable, and the world as providing opportunities and rewards, depends upon a long series of positive experiences beginning at birth. The heritage of disadvantaged children is a kind of brainwashing which teaches them to know their "place" in society and to stay in it. Such brainwashing includes the instilling of a sense of guilt and inferiority, a limited perspective about life's possibilities, a feeling of hopelessness about change in the future, inappropriate standards for evaluating oneself, and pacifying illusions about life which dull the pain but preclude action. Freedom from that kind of conditioning is rare.

Different Perspective

In some cases an unusual adult has achieved a different perspective on ghetto life and can pass it on. "My mother had freed me from the curse of inferiority long before she died by not allowing me to take refuge in the excuse that I had been born black," said Gordon Parks in *A Choice of Weapons*. "She had given me ambition and purpose and set the course I have since traveled."

It took new experiences of self-expression and friendship for James Baldwin to break the conditioning imposed by his stepfather. One crucial event was when he discovered he had come close to committing murder and thus realized that his very life was in danger, "not from anything other people might do but from the hatred I carried in my own heart." When he went to Paris to free himself from external conditioning, he discovered how much of it he had already internalized. "The question of who I was was not solved because I had removed myself from the social forces which menaced me—anyway, these forces had become interior, and I had dragged them across the ocean with me."

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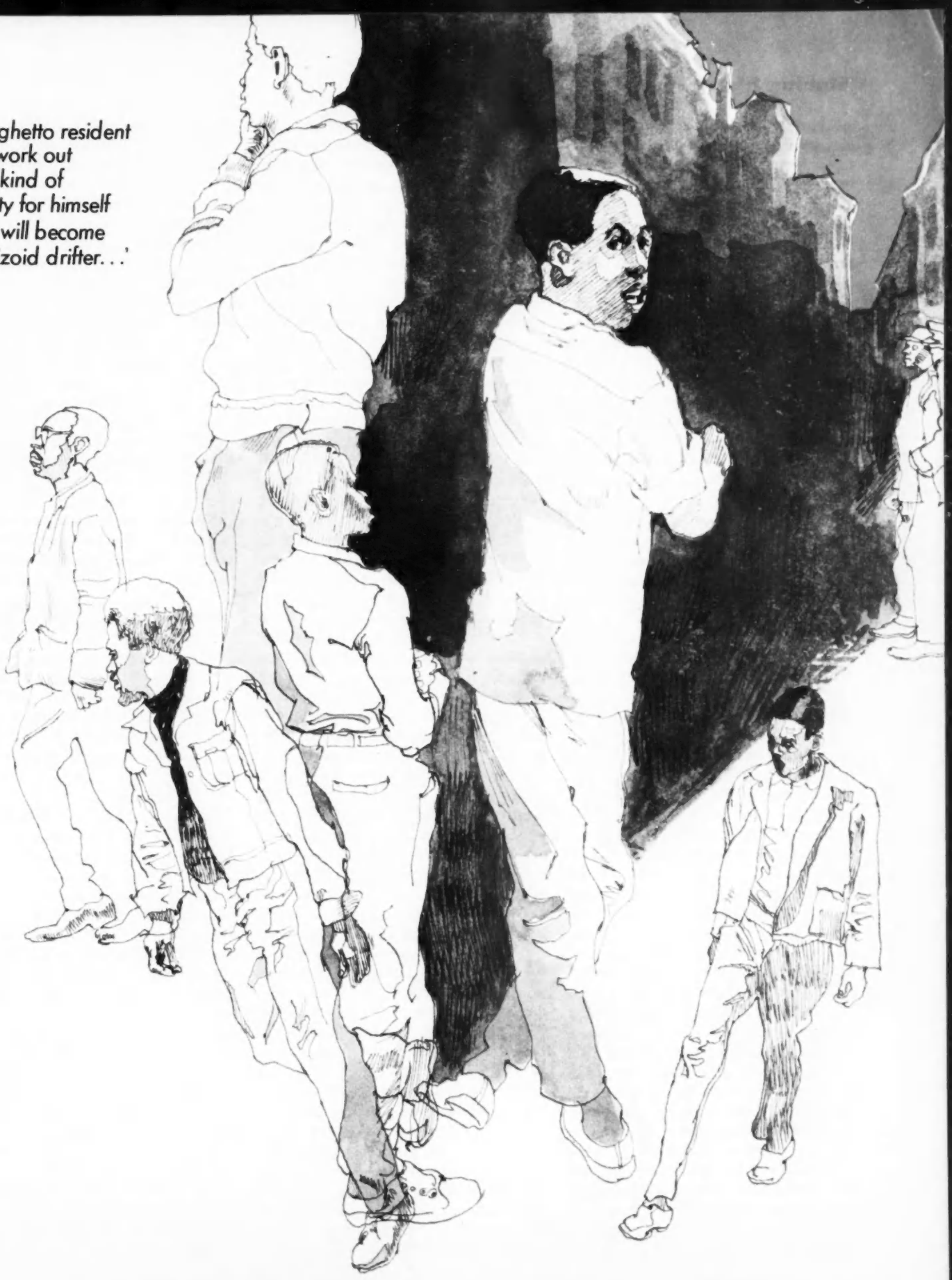
'Each ghetto resident must work out some kind of identity for himself or he will become a schizoid drifter...'



The early or sustained use of drugs as a means to escape and achieve pseudo-power is clearly one of the most powerful forms of conditioning which can trap the disadvantaged. Drugs can reduce the pain and depression of one's predicament, just as accepting a defeatist view of oneself can avoid the anxiety aroused by attempting new ventures. Although Claude Brown used pot and cocaine, he never became hooked on heroin. Malcolm X (see his autobiography) and Piri Thomas both were drug addicts for a while but managed to escape the escalation of conditioning which would have destroyed them.

Vivid experiences of counter-conditioning may be necessary to blot out the deep-set patterns instilled by the ghetto. But to experience such counter-conditioning may require a drastic change in environment. Alienation, escape from conditioning, and opportunities for developing new relationships and a new identity often are furthered by actual physical separation from one's original reference group.

Luck Plays a Role

Claude Brown's record of delinquency got him sent off to various detention centers. That in itself was certainly no path to success, but it did put him in contact with several people who inspired him and whom he would not have met in his back-home environment. At the age of 17 he moved out of Harlem, gave his gun away, and held a job.

Malcolm X also made several involuntary and voluntary geographical moves before he ended up in Harlem at 17. By then he was on the prowl, looking for a more exciting way of life than he would have known if he had settled in one of his previous locales with a mixture of comfort and resignation. When he was sent to jail, he was physically removed from his presumably downhill pattern and exposed to new influences. In fact he met Bimbi, the first man he had seen command respect with work and words. And in jail, Malcolm X had time to do a great amount of reading.

Obviously, being sent to jail has no inherent constructive influence by itself, but it sometimes contributes to freeing a person from one life pattern and putting him in a position where he is susceptible to new influences.

Entering military service is another way of becoming physically removed from the ghetto without being overwhelmed by the new tasks of finding a job and providing for oneself. Young men who are drafted are relieved of having to make choices and take initiative to get out of the ghetto. Whatever guilt they may feel about "deserting" their folks, or fear of the wider world and its confrontation with white power, can often be suppressed because an external force is requiring this move.

Many successful people give credit to luck for their advancement. In spite of a certain skepticism about the role of luck, we certainly must take note of what seems like good fortune at critical junctures in the lives of successful disadvantaged people. Claude Brown, for instance, twice set out to get revenge on junkies, and twice was saved from crime because the police beat him to his intended victim. Later he attributed his ability to leave the street life of Harlem to the fact that the crimes he did commit occurred before he was old enough to get a police record.

A book could be written on the special personal relationships which helped disadvantaged people become successful. Probably no other single factor is as important. J. Michie, in his study *Dominant Factors Influencing the Employment of Selected Groups of Disadvantaged Youths* found that disadvantaged youngsters with good employment records had been greatly influenced by teachers who were outstanding in their capacity to show warm, personal interest in their students. The control group did not report such relationships.

Of course, all relationships are a two-way street, and youth on their way to success may seek out and bring more to a relationship than their less fortunate peers. Nevertheless, it is important that the older person be there with support, love, faith, guidance, standards, and modeling of new behavior and attitudes when the youth is open to help.

Ralph Bunche, in a magazine interview for *Psychology Today,* put it this way: "You couldn't develop ambition in that atmosphere. . . . You could see nothing ahead for you in life. . . . I escaped for only one reason: Nana, my maternal grandmother. . . . She made me go to college. . . ."

Sometimes the influence can be from a younger person who seeks support and guidance rather than gives it, and thus confronts a youth with issues in his own life. Even a brief encounter of this kind may have an impact. Once when Claude Brown was on the way to a party, a boy stopped him and asked him what he did; the boy wanted to do it, too. Brown reacted to this incident with the determination to do something so he would have an answer for the next little boy who looked to him as a model.

In contrast to supportive friends, who may also serve as identification models, there are people whom one may never meet but who symbolize a way of being in the world toward which we aspire. They may be found in books, in the news, or in folk culture. Claude Brown admired Einstein as an example of a man who had control over his life and could do what he wanted, yet still get people to accept him. In contrast to mainstream society, the range of models with which it is feasible for black disadvantaged youth to identify, and which could provide them with at least some pattern for escape from a disadvantaged condition, is limited. Some examples of these identification models are post office clerk, teacher, entertainer, athlete, hustler, maitre d', political opportunist, minister, political militant, and social critic.

Self-Appraisals Help

In addition to the other factors mentioned thus far, some graduates of the ghetto go through a conscious, explicit question-asking phase. At critical junctures during formative years, the individual who asks, "Who am I?", "Where am I going?", and "What do I really want in life?" is taking a look at himself and his life pattern which could lead to a radical reorientation. Many people, in and out of the ghetto, never ask these questions and resign themselves to a sense of fate. They see their personalities and life styles as predetermined by forces outside their control, and focus their efforts on adjusting to their destinies as they unfold. Accepting their "place" in the world, they alternate between complaining futilely and grabbing what fleeting pleasures are available. To question the inevitability of one's lot in life and to envision oneself as something still to be created are courageous, innovative steps

which some might label presumptuous, arrogant, and foolhardy.

A dramatic example occurred in the life of Sammy Davis, Jr., according to his autobiography *Yes I Can*. He was already a fairly successful entertainer with Will Mastin and his father in a trio when he began to take a second look at his own act and those of other black entertainers. He realized they were docilely accepting the standard song and dance approach expected of black performers. He asked himself if it had to stay that way, and began to experiment.

Finally, instead of coming on stage dancing as black performers conventionally did in their frantic efforts to please, Davis decided to try walking on "like a gentleman." He could have continued using the moderately successful style he had already developed, but his ambition and intelligence led him to test and challenge his existing self-definition and social role.

Discovering Alternatives

Closely related to the questioning orientation, to physical removal, and to new relationships, as aids in forging a non-ghetto existence, is the process by which a person becomes aware of alternative ways of life. Someone who has never known anything but ghetto life may have difficulty grasping that there really are other ways to live which could be open to him. Regrettably too few ghetto youth have opportunities for direct contact with alternative paths that really lead anywhere. They are confronted with dead ends or routes that demand great sacrifices for remote and uncertain payoffs. The ghetto youth must become aware of alternative paths which might be pursued before he can even consider whether he wants to take the necessary risks. These paths can come to his attention fortuitously, or he may discover them as the result of exploratory, questioning behavior of his own.

As noted earlier, questioning the immutability of one's fate and envisioning oneself as something still to be created can be an important step. Experiences or fantasies which provide a new self-concept can free the ghetto dweller from a defeatist self-fulfilling prophecy and enable him to work constructively to become the person he believes he has the potential to be. W. H. Grier and P. M. Cobbs in *Black Rage* describe an adopted black girl who held on to a perception of herself as having potential beyond her current level:

"As an orphan, knowing from her earliest years that she had no blood relationship to her adoptive mother, she was able psychologically to separate herself. She could imagine that her real parents were grand glorious lovers who because of some tragic turn of fate had to abandon their beloved child. She literally thought of herself as a princess whom circumstance had decreed must be reared in unfortunate circumstances."

Young people may develop faith in a new vision of themselves from other sources: From an unusual event in which they suddenly glimpse hidden talent or character strength, from a relationship in which they are treated as worthwhile by someone whose judgment they respect, or from reading books which help them see that others like them have made themselves over into effective people.

Sometimes gaining an awareness of how one's self-concept is the result of past conditioning helps a person view his identity as still in the process of being formed, and as something he can have an active role in creating. Perhaps one of the most influential functions of teachers and other mentors is to convey to the ghetto youth that he does have untapped potential and unused powers to shape his own destiny. Even then, however, the individual must truly integrate a revised, positive concept of himself, or his success will be short-lived. What would be an ordinary defeat for someone else would become for him proof that he was really destined to fail and had only temporarily allowed himself to be deluded by the optimism of others.

Grier and Cobbs describe the case of Roy, a successful painter and husband. A fall from a scaffold set off a chain of anxiety, psychosomatic pain, impotence, and suicidal thoughts. Grier and Cobbs argue that the normal and neurotic anxiety in this case, which could have occurred to some degree in a middle-class white man, were disastrously intensified by Roy's background as a black man from the South. "He seemed to feel that he had no right to do well. . . . He said finally that, coming as he did from the squalor of the black ghetto, he had done well to stay up as long as he had. He expected to end up crushed, down, and out. It was as if the proper place in life for him was as an ineffectual, defenseless, castrated man, and that his brief period of competence was but a temporary violation of the natural order of things. Roy's illness revolved in large measure around his conception of his place in the world."

Change is often slow and gradual. A series of small, undramatic choices may lead to giving up old behaviors and attitudes and venturing into new ones. Some people may make it out of the ghetto this way, but it doesn't seem likely. Attitudes and actions which are functional in the ghetto are often incompatible with success outside the ghetto. Painful, either-or choices must be made.

Breaking With the Past

The life stories of many people who made it out of the ghetto tell of dramatic choices they had to make between actions with radically opposite consequences. It is through these concrete choices that new self-concepts are formed and new paths cut through the jungle which traps men in the ghetto.

Such choices are not made spontaneously and without preparation, even though they may seem like sudden departures from an old pattern. There is a buildup of tension, a cumulative escalation of inner conflict, a mounting sense of pressure to take a stand one way or the other. Through a series of confrontations with divided aspects of himself and his environment, the person is faced with an unavoidable awareness of the destructive cost of his old life style and the possible advantages of a leap into a new kind of existence.

Many people try to stall or to minimize the high stakes involved. The anxiety of making such monumental choices is excruciating and potentially paralyzing, often immobilizing the individual or plunging him backward into self-defeat. Frequently there is no second chance in ghetto life. Drugs certainly present this kind of all-or-none choice, and many autobiographies describe the crucial moment when the author saw the writing on the wall and decided to go clean.

Major criminal offenses and convictions can dig a grave for a man's ambitions from which he may never escape.

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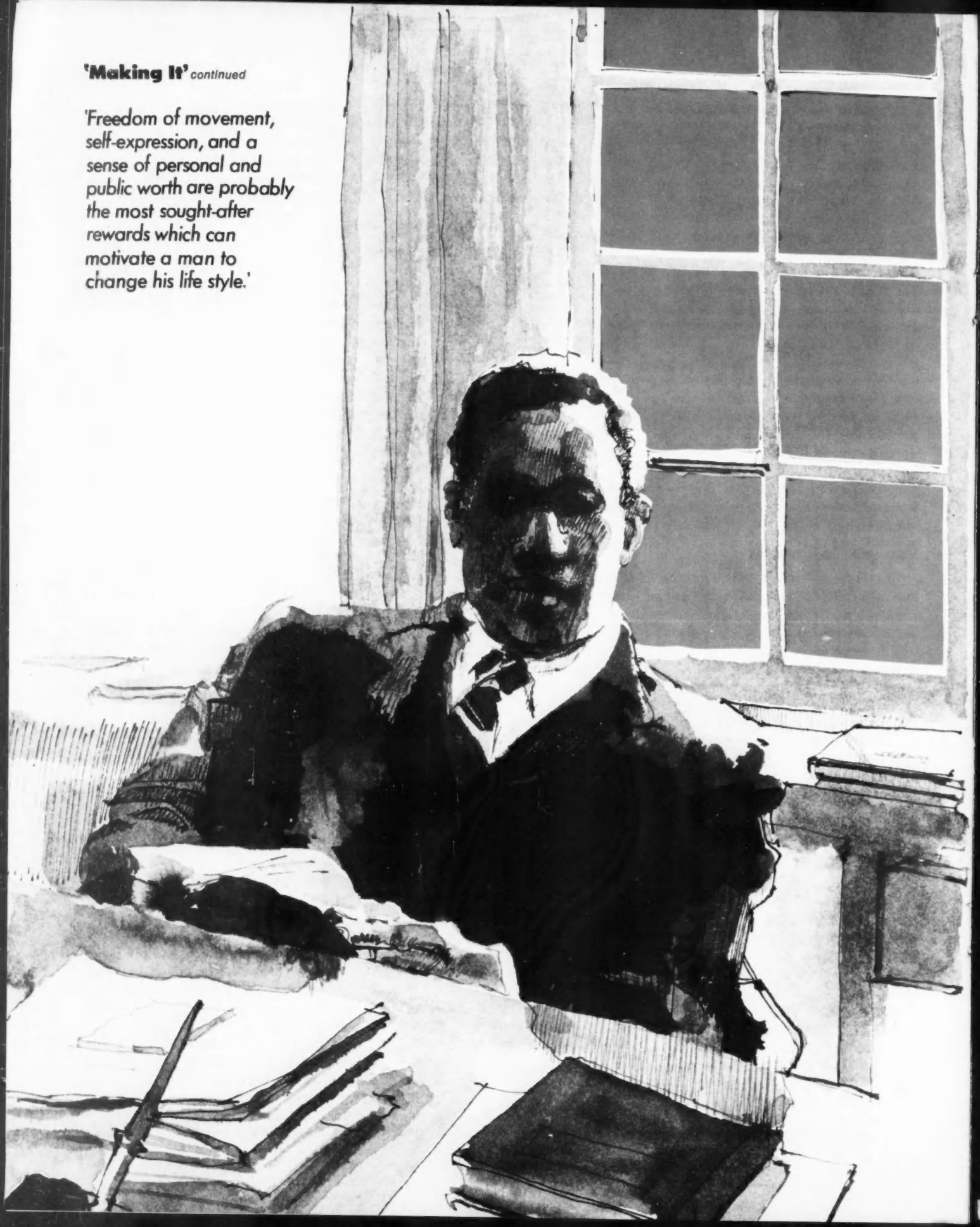
'Making It' *continued*

'Freedom of movement, self-expression, and a sense of personal and public worth are probably the most sought-after rewards which can motivate a man to change his life style.'



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Claude Brown realized at one point that his crimes thus far had not given him a police record because of his age, but that from then on the game would be played for higher stakes. His move out of Harlem and his giving away of his gun were basic life choices which moved him significantly in new directions.

Piri Thomas faced his first major crisis of choice in prison. He was within 6 months of parole when a prison riot broke out. If he joined in, he would lose his good behavior record and have to serve the 9 remaining years of his sentence. But if he held back he would lose his rep with the other prisoners. Wavering, he started to join the riot, was pulled back in line, and chose not to resist. He had made his first real break with his past.

Rage Put to Effective Use

People differ in their ability to endure suspense, tension, and ambiguity. This ability is probably a mixture of innate capacity, learned tolerance, and willingness to suffer when motivated by a hope for anticipated reward. As described above, the anxiety inherent in an existential crisis is severe, and there is great temptation to seek relief by avoiding the confrontation of choice altogether or by impulsively choosing the familiar, ghetto-conditioned response. Delaying gratification and choosing to remain in suspense is difficult for anyone, and even more so for a ghetto resident who has little enough gratification as it is, a dim view of what the future may bring, and an excess of suspense just from everyday living.

The stress involved in "exploring" new ways of living is so great, therefore, that such behavior will occur only if there is deep voluntary motivation, a desperate awareness of the gloomy alternatives, and a capacity to endure the stress and find meaning and purpose in it.

Being disadvantaged is an infuriating predicament. James Baldwin has written of how his stark collisions with white racism generated his murderous anger. He describes it as "a kind of blind fever, a pounding in the skull and a fire in the bowels," and compares it to "some dread, chronic disease. There is not a Negro alive who does not have this rage in his blood."

Many minority group members are unable to cope with their own rage in ways that are anything other than self-destructive. Suppressing the hostility, they become passive and self-deprecating. Or, unable to tolerate the inner pressure and unskilled in making anger work for them, they shoot it out at the world blindly and bring crushing retaliation down on their heads. Successful escapees from the ghetto have learned how to put their rage to effective use in strategically battling for what they want.

Grier and Cobbs cite numerous examples of black men who became blocked in their efforts to transform rage-based aggression into socially acceptable assertiveness. John was an ambitious young professional who entered psychotherapy because he had injured a fellow worker in an outburst of temper and his career was threatened.

While in treatment he was accepted into an executive training program. He performed brilliantly and innovatively, but gradually lost confidence. He became fearful that his ambition and greed might be too apparent, and that he was pushing too hard in classroom discussions. He had difficulty being firm with subordinates. If he was assertive in his supervision of whites, he was afraid they would see him as acting out his antiwhite anger. And with blacks, he feared they would think he was deserting them for the white establishment.

In addition to the neurotic conflicts left over from his relationship with his father, "he was troubled by a realistic concern having to do with the uneasy position of a black man wielding power in a hostile white society. To do so brought him into direct competition with white men in a frankly open encounter." In the end, the conflict was too much for John, and he lost his job.

Since the days of slavery, aggressiveness in blacks has been curbed not only by whites but by blacks themselves, especially mothers. If a black mother wants her son to survive, Grier and Cobbs point out, "she must intuitively cut off and blunt his masculine assertiveness and aggression lest these put the boy's life in jeopardy." To keep him from becoming a "bad nigger" and thus a danger to himself and his family, "throughout his life, at each crucial point of development the black boy is told to hold back, to constrict, to subvert and camouflage his normal masculinity. Male assertiveness becomes a forbidden fruit, and if it is attained, it must be savored privately."

The complex mixture of aggressiveness and submissiveness necessary to fight and bribe and earn one's way out of the ghetto is more than most young men can muster. There are endless tests and pitfalls, so that those who finally make it must demonstrate an unusual combination of stubborn aggressiveness and disciplined channeling of energy.

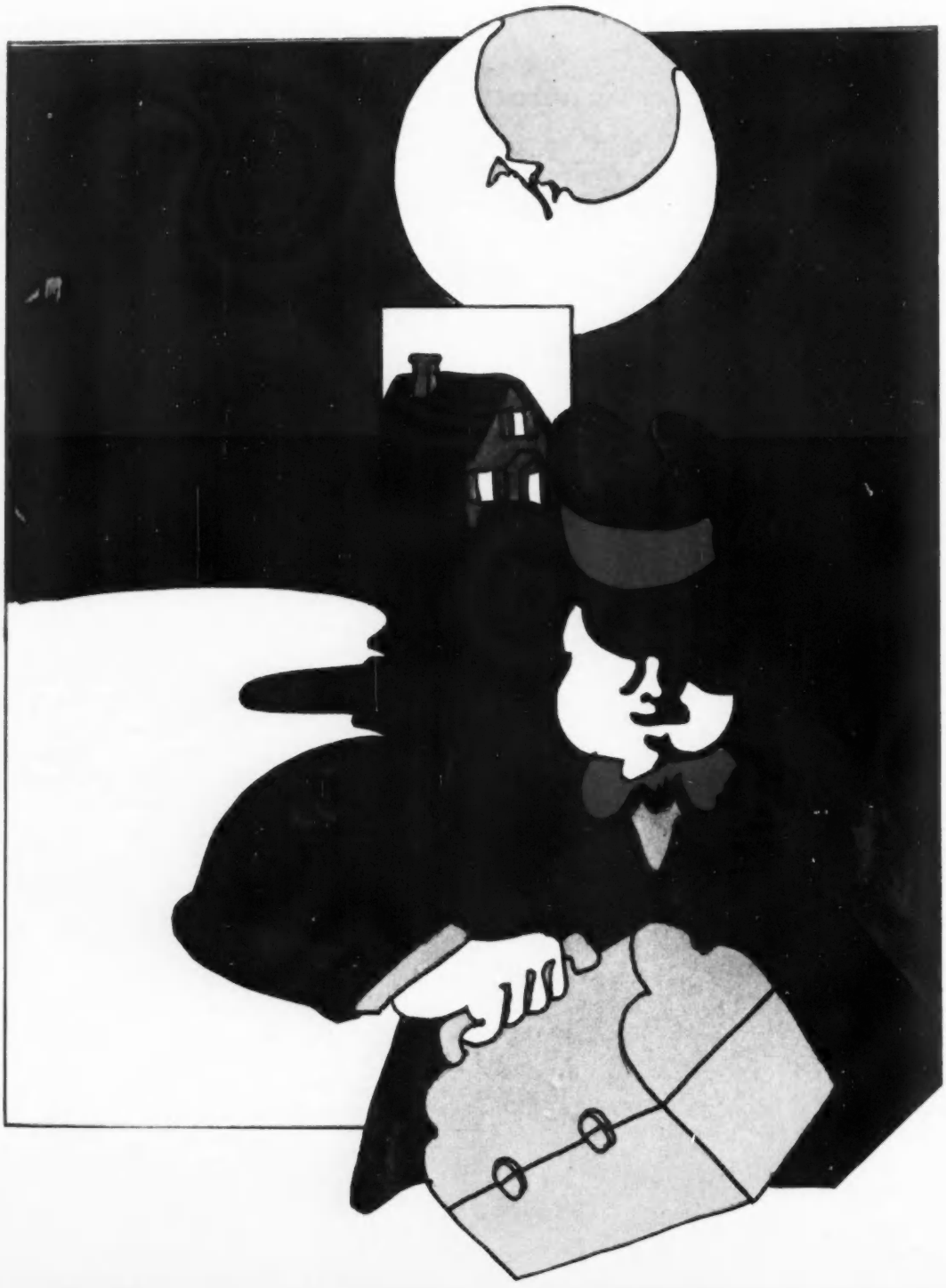
All of the questioning, awareness of alternative paths, and risk-taking capacity in the world are not going to propel a man into new territory unless he receives some rewards that make it all worthwhile. Hopes, promises, and payoffs which other people think are rewards cannot be substituted for the rewards each individual needs for himself. Material rewards are especially emphasized by many people, but probably because they symbolically provide concrete, measurable indexes of more intangible psychological rewards. Freedom of movement, self-expression, and a sense of personal and public worth are probably the most sought-after rewards which can motivate a man to change his life style.

Self-Esteem Key Factor

The reward of self-esteem may be the most influential of all rewards, and is closely dependent on winning the esteem of others who constitute the individual's reference group. As described earlier, supportive, inspiring people who give the ghetto youth a new set of standards and an encouraging faith in his potential are extremely important. These same people can then become a major source of interpersonal acceptance and reward when the individual resolves an existential crisis and risks new, self-affirming behavior.

Short-range as well as long-range rewards are essential to keep a person motivated, and perhaps the best kind of immediate reward comes from having a supportive relationship with someone who is caring and guiding, who provides acceptance, practical assistance, and realistic goals. Within the context of such relationships, sufficient rewards may be found for being what one is, so that the strength can be found to become what one could be. □

MOONLIGHTING:



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An American Tradition

Mattie Battle has worked for the Federal Government for 20 years, most of the time as a secretary. For more than half of those years, she has also been a tax consultant in the evenings and on weekends.

Grant Battle, her husband, is now incapacitated by diabetes, but when he was still able to work he held down as many as four jobs at one time. During one period of his life when he was a messenger in his regular job, he was also a Baptist minister, resident manager of an apartment house, and operator of a small private business in his home.

The Battles belong to that hard-working segment of our population known as moonlighters. About 4 million people—more than 5 percent of all working Americans—hold down more than one job. Half of them do so to meet regular expenses or pay off debts, according to the U.S. Department of Labor's Bureau of Labor Statistics (BLS), which obtains data nearly every year on moonlighters. A recent survey obtained information not only on their occupations and the hours they work but also on why they hold more than one job.

An attempt to make ends meet started the Battles on their multi-job course. In 1949 Mrs. Battle earned less than $1,700 a year as a secretary and her husband made $1,200 as a messenger. A combination of circumstances led to their choice of duplicating and tax consulting as a home business. As a visiting minister to churches, Reverend Battle knew of their needs for inexpensively produced bulletins. Mrs. Battle had taken courses in bookkeeping and accounting and begun to learn her way through the mazes of income tax preparation. The Battles installed a secondhand mimeograph machine, chairs and tables, and a portable typewriter in their living room and went to work—after work.

Twice they were able to set up shop with new equipment. On these occasions they rented stores, partitioned them into office and living quarters, and Reverend Battle ran the business full time. His wife helped out when she finished her regular day's work elsewhere. Twice they sold out—the first time because of family illness, the second because an extended strike in a major local industry dried up the demand for their services.

Mrs. Battle is now the only wage earner although her husband (who is considerably older than she) has income from a veteran's pension and from social security. She has worked her way a good many rungs up the ladder from her first Government job as a clerk-typist earning $1,440 a year. Now an editorial assistant in the Manpower Administration, she earns slightly more than $10,000, including almost $2,000 of longevity raises.

Chief Incentive Changes

But she is still a moonlighter. She works after hours as a tax preparation specialist for a nationwide tax service. She starts January 2 every year and works after hours until the rush to beat the tax deadline begins early in April. She then takes annual leave from her Government post and works full time through April 15 in her second job.

She earns about $1,600 each tax season, but she no longer sees extra money as her chief incentive. Now expert in the tax field, she says, "I enjoy the work and like helping my clients—they are mostly beauticians, taxicab drivers, and other small business people—to save money on their taxes." She hopes eventually to open up her own business again.

Mrs. Battle is now so accomplished in the field that when a newspaper reporter, posing as a client, investigated tax preparation services to learn if they were adequate and asked enough questions to determine individual taxpayer situations, she met up with Mrs. Battle and wrote:

"(I) sat down with a heavy-set, motherly woman who asked all the right questions in 2 minutes."

Many professionals start moonlighting for the same reasons the Battles had when they began: To mate income with living costs. One example is a professor at an Eastern university who is putting two youngsters through college. To meet expenses last year, he arranged a 4-day teaching schedule at his home university and spent a fifth day leading a graduate seminar at a university in another State. By taking the train to and from his second job, he was able to prepare lectures and do some routine office work as he traveled.

The previous year he was curriculum consultant for a nearby small college, wrote educational television scripts on his specialty, occasionally lectured at an executive training institute, and for several months was consultant to a Federal agency in addition to his regular duties. Although he is reluctant to have his name bandied about as a moonlighter, his schedule is apparently not uncommon in academic circles.

There are all shades of moonlighting in Academe, the professor said, ranging from moderate amounts to so much activity that teaching jobs become subordinated. Most faculties, he said, live under a general rule that no more than 1 day a week be given to outside consulting or other employment. At some colleges, however, he has found that the whole salary policy is based on an expectation that faculty members will carry on collateral outside activities.

"Salaries at these schools are low and, in effect, the faculty is handed a license to hunt for supplemental income," he re-

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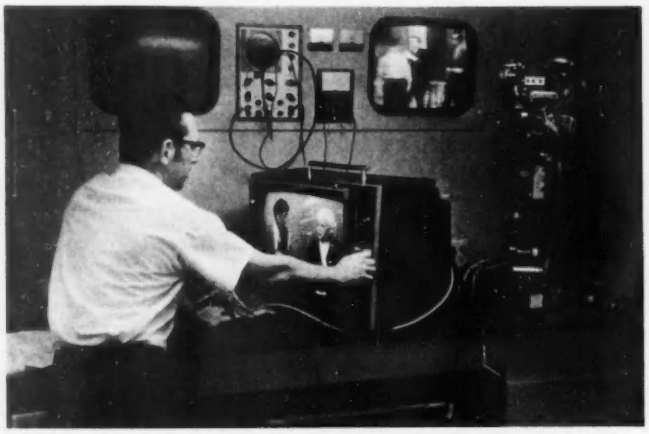

Teacher James Sangster shows a student how to adjust an electronic testing device. Sangster earns extra money—and keeps informed on practical problems to make his classroom instruction more useful—by repairing television sets.

Rosario Fabiano checks a surface plate in the plastics manufacturing firm where he works on weekends. During the week he teaches machine shop occupations in the Los Angeles school system.

ported. "Teachers must scramble around and squeeze out opportunities for work wherever possible, even though this may be at the expense of their students."

But moonlighting by faculty members can also benefit their universities, this professor pointed out. "Outside activity in the right circles brings prestige to a university and is often encouraged by deans," he said.

"University professional schools frequently make it clear that they expect their faculties to do some outside work so that their teaching will stay relevant to the needs and events in the marketplace and to maintain connections useful in placing graduates. This is particularly true in schools of business, architecture, and engineering.

"The situation is somewhat different in arts and sciences because there are fewer opportunities to find outside work in one's speciality, which may happen to be medieval French or early English. Moreover, the academic orientation in arts and sciences is such that even when related employment is available it is often seen as adding very little to the classroom."

Most moonlighters work in different industries in their first and second jobs, the Bureau of Labor Statistics reports. One interesting example of this was turned up several years ago by researcher E. Lawrence Klein, who set out to learn who the chief Christmas tree growers were in Pennsylvania.

Klein found that most of the grower-sold trees in the State were marketed by persons who were nurturing and selling trees as a secondary occupation. Many kinds of workers were doing this: Businessmen sold more than a quarter of the trees; professionals like teachers, doctors, and administrators sold nearly 20 percent, an amount also sold by laborers, miners, contractors, and salesmen. Only 4 percent of the trees sold were grown by persons who made more than 90 percent of their income from Christmas trees. Another small percentage was sold by farmers who, presumably, might plant a few trees to supplement regular farm income.

At the Forest Products Marketing Laboratory in Princeton, W. Va., researcher Thomas H. Pendleton reports that the Pennsylvania moonlighters' commerce in Christmas trees is not unique. Pendleton said that in his area the largest growers of Christmas trees are two doctors. One has about 125,000 planted and sells up to 10,000 a year. Both doctors hire help to run their agricultural enterprises, he said, but also work on the farms themselves in their spare time.

"Christmas tree farming by people who were not Christmas tree farmers started out for conservation, recreation, and as a

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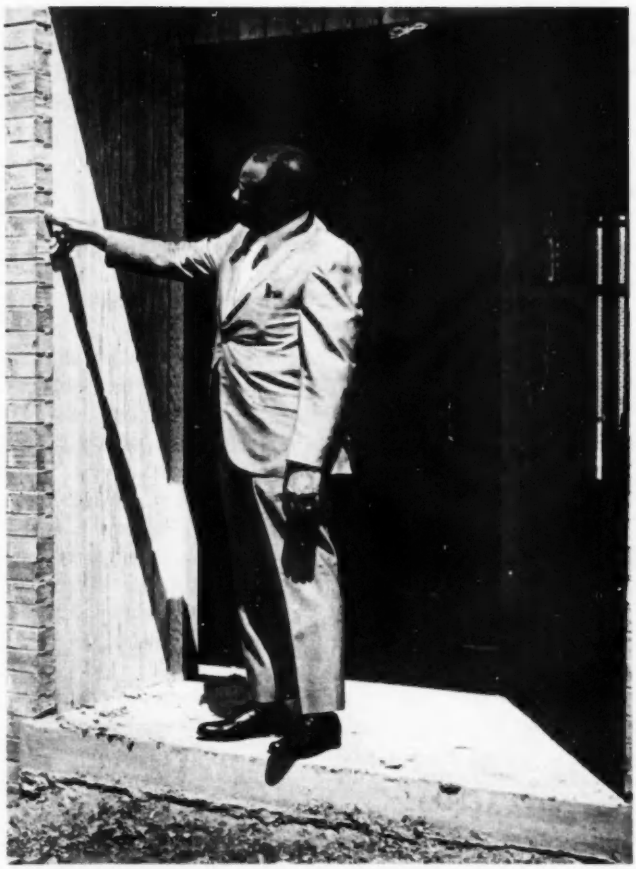

The construction business Jube Shiver started 10 years ago as a sideline to his teaching job now requires all his attention. Here he inspects a low-income housing project his company is building in Alexandria, Va.

Mattie Battle questions a client on his deductions at the tax preparation service where she moonlights.

tax shelter," Pendleton said. "Then too many people got into the business and flooded the market. Many of these growers are now having trouble breaking even unless they locate other sources of revenue, like the growers in the Northeastern United States who are opening up their land to snowmobiles. Unfortunately, this often damages trees."

The latest Bureau of Labor Statistics survey shows that men whose primary jobs are in teaching or protective services such as firefighting and police work have the highest moonlighting rates. Over 15 percent of them held second jobs, more than double the rate for all men. High proportions of State and local government employees—15 percent—and of postal workers—12 percent—are multiple jobholders.

At the International Association of Chiefs of Police, Inc., a spokesman in the professional standards division, James Kelly, said that the association is working to raise the salaries of police so they can become "true professionals who are able to devote all their energies to their police work. Unfortunately, in many places the salary level is still so low that secondary employment is necessary if they are to support their families."

Many police agencies, Kelly said, have a firm policy on where, and how many hours, an officer can work in a second job. In some cases officers must file information on their employment with a dispatcher; in others, they have to file a written request for permission to work elsewhere.

The most frequent extra jobs filled by police, and ones that are generally approved, are as traffic directors for highway construction projects and shopping centers and as store detectives. Most jurisdictions do not permit officers to work where alcoholic beverages are sold, Kelly said, although there is great demand by nightclubs for their services.

The association tries to set standards for police moonlighting by the rules it has established for its own professional staff, Kelly said. The only other paid work this staff can accept is teaching in college programs in the criminal justice or law enforcement fields.

"On the local level most officers do not have the academic qualifications that would permit them to follow this example," Kelly said. "However, some of them can qualify as substitute teachers in their local school systems. These jobs can be important assets in their major employment because they give police an opportunity to get acquainted with the kids and they give the kids an opportunity to get to know the police."

Meanwhile, back in the country's local elementary and high schools, many a teacher carries an extra workload. Money

is usually the most important consideration, but it is often accompanied by a desire to keep up on the subjects the moonlighter teaches.

James Sangster, who teaches electricity-electronics courses in a Downey, Calif., high school, repairs color television sets in the summers and on alternate Saturdays for Sears in Los Angeles. Television work can change drastically every few years, Sangster said, and he feels that unless he keeps dealing with its practical problems it will become increasingly difficult for him to teach students much they can use when they get into an electronics occupation.

Sangster became a vocational educator 8 years ago, after working as a major appliance repairman. He has moonlighted in this field since he began teaching and until recently worked mostly on domestic heating and cooling equipment.

A Canadian by birth, Sangster attended college in Toronto for a year but the credits he earned could not be applied toward a California teaching credential. By going to school nights and summers he has managed to come within two courses of earning his clear credential. He makes $9,500 teaching and about $2,000 moonlighting, on which he supports a family of four.

Rosario Fabiano is a teacher at predominantly black Locke High School in Los Angeles and on the side is a mold maker for a medium-sized plastics manufacturer. He teaches machine shop occupations to 10th, 11th, and 12th graders and 2 nights a week teaches this subject to adults. Only three Los Angeles high schools, he said, are attempting to get into mold making. He is now introducing the subject to his own classes and is making the molds for another high school's plastics fabricating classes.

By 1983, the plastics industry will be a major U.S. employer, Fabiano believes. He sees his moonlighting in this area as making an important contribution to the knowledge and skills he is able to bring into the classroom and to the future of many of his students. Few of the youngsters come from families where there has been any industrial experience, making quality instruction in the trades occupations especially important to them, he said.

A trade school graduate, Fabiano worked as a wood pattern maker and machinist before he started teaching 4 years ago. Like Sangster, he follows a busy schedule of teaching, raising a family, and going to school at night. He is now enrolled in an industrial education master's degree program at California State College at Los Angeles after taking 12 previous years of night college courses to get his bachelor of vocational education degree.

The BLS survey excludes members of the Armed Forces, but other research shows this group is not immune to the temptations of a second income. The Bureau of Naval Personnel took a look at second jobholding by Navy enlisted men a few years ago and found that a lot of moonlighting was taking place. In the five large metropolitan areas studied, 23 percent of the men held an extra job, and 14 percent more had off-duty employment in the previous year. Nearly half of the men surveyed said they would take an extra job if it were available.

GI's Divide Late Shift

In San Francisco, the University of California depends on off-duty servicemen to keep its hematology laboratory at San Francisco General Hospital operating on a 24-hour basis, the personnel manager, Lee Q. Charette reports.

The hospital had difficulty getting staff for late shifts in the laboratory, but it was able to locate six servicemen and women qualified as medical technologists. The military personnel divide up a $4-an-hour late shift job among themselves so that no one works more than 10 hours a week.

As to moonlighting by the hospital's full-time employees, Charette says he is "usually the last to know." Not that this makes a great difference—the hospital does not require that its workers report or get approval of other jobs.

Most employers would have no precise way to monitor employee moonlighting even if they wanted to. This was learned in a survey of business firms by the Conference Board last year. "Some concerns," the Board said, "obtain a fix on the practice indirectly, by noting such factors as constant refusal to work overtime, absenteeism, or low productivity. Several firms in smaller communities detect moonlighting 'via the grapevine.' "

In general, the companies kept a hands off attitude about moonlighting when it did not affect their employees' work. The reasons they gave for this were that the practice has not generally created problems, that it is inappropriate for businesses to interfere in their employees' lives, that high living costs and desires for extra money make moonlighting inevitable, that prohibition of moonlighting would be hard to enforce, and that it would be inconsistent to forbid moonlighting while other workers were allowed to take on as much volunteer work as they chose to do in their communities.

One inevitable question that is raised about a man or woman having more than one job is: Does it take work away from the unemployed? When the AFL-CIO research department sought an answer to this question, it found that second jobs held by most moonlighters did not offer the unemployed meaningful work opportunities. Most of these jobs were on a family's farm or in its own business, or they offered only temporary work at peak retail seasons like Christmas, or were part-time. Some required work at unusual hours as in the case of early morning newspaper deliveries and nighttime service station operation. Many of the second jobs, moreover, were in geographic areas away from the unemployed.

Rather than oppose moonlighting as such, the AFL-CIO takes the position that people should earn enough to live on in their primary jobs, according to Frank Pollara, assistant director of research. That this is often not the case among moonlighters is attested to by the large number who are taking more than one job simply to pay their bills.

But holding more than one job is by no means restricted to people whose income would indicate that they are struggling to pay their bills. Many men are highly paid executives in one firm while holding active, paid board memberships in other firms. Throughout our history industrial leaders have earned salaries from a variety of sources, though such men are more often described as "having multiple interests" than as moonlighters.

Moonlighting, it becomes clear, is a shared experience among the rich, the poor, and those in the middle. It is part of the American way of life—and has been for a long, long time. □

XUM

PLANNING FOR THE LATER YEARS

By PATRICIA MARSHALL

From the back of the auditorium one saw 300 heads, among them a sprinkling of gray and white and a few with prominent bald spots. From the front of the room one saw 300 alert faces, most of them still rather youthful.

This was the audience at a recent preretirement planning series sponsored by the U.S. Department of Labor for its employees in Washington, D.C., who are eligible for retirement within the next 5 years.

Each session took a full morning once a week in a series that ran for 7 weeks. During the series employees heard speeches by a psychologist, a Bureau of Labor Statistics specialist on living costs, an investment counselor, a housing specialist, a physician, an advisor on legal aspects of retirement planning, an income tax specialist, and representatives of the Civil Service Commission and of the U.S. Department of Health, Education, and Welfare's Social Security Administration and Administration on Aging. Speakers also came from various associations of retired persons to offer advice and to advertise the wares of their organizations.

Outside the Government there is still a dearth of such comprehensive preretirement programs. A background paper for the 1971 White House Conference on Aging to be held in November and December reports that a significant proportion of older workers, probably the majority, do not have an opportunity to participate in broad-gauged preretirement planning. Apparently, most planning that does take place consists of a last minute visit to the personnel office where a retiring employee finds out about his pension and other retirement benefits.

"Unfortunately, the nature of retirement in our society often demands . . . a major readjustment of the life style," the Conference paper says. It takes the view that such education should start several years prior to retirement and that it should lead to effective long-range planning. The report notes there is a great disparity in the attention an individual gets for his working years and his retirement years. "Although sophisticated techniques have been developed for motivating em-

Mrs. Marshall is assistant editor of MANPOWER.

ployees in the work environment, there has been almost no effort to develop equally sophisticated techniques for preparing individuals for their life in retirement."

But there is no shortage of general advice about the retirement years. A spate of printed matter is available which covers every possible sector of life and interests—from pets to sex—that is likely to concern people who are moving out of their working years. Much of this material has little real value, according to Norman Sprague, director of the Institute of Industrial Gerontology at the National Council on the Aging, an organization of persons who work in the aging field. "There has been a little good work done on preretirement," Sprague says, "but for the most part the field is in great need of professional standards."

Many of the comprehensive programs that do exist closely resemble in content the program at the Labor Department. Specialists in investment, housing, medical care, and the like present to retiring workers a broad and informed look at the years ahead.

Annual Series Planned

The Labor Department program began last year in its Manpower Administration. Manpower Administration employees who would soon be eligible for retirement were asked if they would like preretirement training. Their response was overwhelmingly favorable and the Manpower Administration held a successful program for 150 of its Washington, D.C., area employees and their wives. The Department of Labor now has taken over program sponsorship. It plans to hold a series each year in the Nation's capital and also will help develop similar programs for its employees throughout the country. Attendance at the sessions—which will be held on "company time"—will be optional. And because people don't like to be labeled "retirees" before they are ready to retire, no record will be kept of those who attend.

The latest series at the Labor Department, which ended recently, was conducted by Dr. Frank W. Uhlmann, a psychologist and consultant to the Department, who is still in his thirties. Dr. Uhlmann achieved great empathy with his audience by sporting a lapel button that

said: "I like older women." It helped alleviate the awkwardness of the first moments when active workers began thinking of themselves in a somewhat different frame of reference.

One popular theme at this year's sessions was: "Don't let that old rocking chair get you." Among the speakers were people who had already retired as many as five times and then returned to work even though they were in their seventies and eighties. They were paid staff or volunteers for organizations of retired persons, worked part time in their former full-time occupations, had taken up an avocation as a vocation, or were consultants specializing in advice to older persons. Others were engaged in social action on behalf of the elderly.

"Don't confuse retirement with a vacation," Lora Buckingham, a representative of the American Association of Retired Persons, said. "Retirement, unlike a vacation, does not end in a few weeks and some people feel left out of things, unwanted by the rest of the world, and depressed. Not having responsibilities or a definite thing to do at a certain time—wonderful as this may seem right now—can get to be a big problem.

"A few of the ways to stay in the mainstream of life and live dynamically," Mrs. Buckingham said, "are by achieving cultural growth and self-expression through continued education and through volunteer work such as with the Service Corps of Retired Executives (SCORE), whose members give free managerial help to small, struggling businessmen. Some retirees who find they need a supplemental retirement income discover their knowhow is useful in a new career. A great number join organizations of older persons, and still others find satisfaction at a multipurpose senior center in their neighborhood. There are many exciting things to do—and all a new retiree needs is initiative to find out what's going on that's best for him."

Thomas G. Walters, president of the National Association of Retired Federal Employees, said his chief advice was to stop, look, and listen before making any definite after-retirement plans like moving to a warmer climate or going back to the old hometown. He said his mail indicates that many persons regret these moves. They get homesick for places where they spent their working lives, seldom see their grandchildren, miss old

BACK TO WORK AFTER RETIREMENT

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To buttress the point, the illustrated 20-page booklet, published by the Department of Labor's Manpower Administration, notes that:

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Many people, of course, have no interest in going back into the labor market after retirement. They want to take it easy, pursue hobbies, enjoy their grandchildren, travel, or do volunteer work.

But the booklet notes that others, while relieved to be out of the pressure of a 9-to-5 grind, may want to—or need to, for financial reasons—hold down a less demanding full- or part-time job. Or they may want to open a small business.

For these people—and for those who advise or counsel them—the booklet gives tips on job hunting, suggests specific job opportunities, and tells how older people may qualify for jobs through Government and private manpower training programs. It tells how earned income affects social security payments and how Federal and State laws prohibit employers from discriminating on the basis of age. It even includes a brief discussion on the pitfalls and satisfactions of owning a business.

***Back To Work After Retirement* can be purchased from the Superintendent of Documents. The price is 60 cents per copy or 45 cents per copy in lots of 100 or more. Please order directly from the Superintendent of Documents, Government Printing Office, Washington, D.C. 20402, and enclose payment.**

Age doesn't have to be a job handicap, the booklet stresses. "The important thing is to be resourceful and flexible in job hunting," it says. "The skills you developed over the years may no longer be marketable. . . . Don't be hesitant about retraining. . . . If necessary, be prepared to change your type of work and your working conditions. Be realistic in accepting the wages you can get—even if they are lower than those you were accustomed to receiving."

The booklet cites Government studies to offset myths that bar older workers from

church affiliations and family doctors, and are lonely. One elderly lady summed up her experience, Walters said, by writing: "Loneliness and poverty are hell on earth."

Walters warned his listeners that most people who retire from Federal service cannot afford costly mistakes. "Two-thirds of all Federal annuitants and their survivors fall below the poverty level in income," he reported. Walters cited Civil Service Commission figures showing that over 200,000 annuitants and survivors get less than $100 a month and over 500,000 get less than $200.

From the questions raised after a talk by Ronald Wise, a Social Security Administration field representative, it was apparent that a rather large number of persons were planning to add income from social security to their Government annuity. Some said they were going to take early retirement from the Government to work in private industry and gain coverage. Others were moonlighting in private industry to qualify for social security—one indication that they had been doing preretirement planning on income for some time.

Wise gave a detailed explanation on such matters as how to qualify, the amount of benefits, the way to compute the number of credits (quarters) still needed for coverage, how to estimate benefits, and how to get information on quarters already earned.

Money was the subject again in a talk by Gail H. Winslow, senior vice president of a brokerage firm. Mrs. Winslow spoke on planning a retirement income—an important step, she reminded her listeners, because most of them were going to live a long time and would have to keep inflation from making serious inroads into their standards of living.

Before making any investments, retired persons should put aside reserve funds to cover emergencies, Mrs. Winslow said. She recommended an amount equal to 3 to 6 months of living costs.

As to buying stocks and bonds with other income, Mrs. Winslow advised that when a person retires he should tell himself: "Today I am an investor. I am no longer a speculator." And she commented that it was also high time that people "stop taking hot tips from someone who lives next door."

"Take a good look at a company and find out if it has a history of paying divi-

jobs. These myths are that older workers are slow, often absent, physically unable to do the work, and unadaptable, and they greatly increase a company's pension and insurance costs. All these widely held beliefs are wholly or partially false, according to the booklet.

The necessary steps to prepare for a second career are outlined. The booklet tells how to make out resumes, where to look for prospective employers, and how to write "a short crisp, attention-getting letter to send with your resume."

The elderly jobseeker is advised how to conduct himself at a job interview, his "moment of truth." Some of the do's: Find out as much as you can about the firm to improve your presentation and give you confidence. Dress neatly and conservatively. Stress your skills, not your limitations. Listen attentively. Answer questions honestly and briefly.

Some of the don'ts: Don't be stubborn and argumentative. Don't stress your need for a job. Don't emphasize your age or personal problems. Don't keep gabbing; you'll bore the interviewer.

Listed in the booklet are a number of public and private agencies which can help the mature job hunter with information or leads. The first and most obvious is the State employment service. Others in the public sector are the Regional Manpower Administration, the Federal Job Information Center, the State Agency on Aging, and the public library. Helpful private agencies include professional or trade associations, the Chamber of Commerce, the YWCA, Forty-Plus Clubs, and private temporary employment agencies.

The State employment service is called "the best single source" of help. More than 2,400 local employment service offices throughout the country "offer counseling and job placement to everyone—without cost or obligation." More importantly, these offices "are expanding their services to older workers. In many offices in larger cities, Older Worker Service Units have been set up."

Manpower Administration work experience and training programs can also be helpful. The booklet describes Operation Mainstream, a program under which many older people have been hired to do work that improves the communities where they live, and retraining opportunities under the Manpower Development and Training Act (MDTA). "About 95 percent of the older people who have taken on-the-job training in MDTA projects have been placed in regular jobs," the booklet says.

Included in the booklet is a bibliography listing dozens of books, pamphlets, magazine articles, and government publications with information helpful to the aging.

It is made clear, however, that while help is available, the primary responsibility for nailing down a job rests on the shoulders of the jobseeker. He or she cannot afford to be a shrinking violet.

"Remember, when you look for a job, you are selling a product—yourself," the booklet concludes. "Package that product and advertise it. When you are talking to an employer, don't just sit there and react. Act! Tell him what you can do for him. You may know that you have the exact combination of ability and experience he needs for that job, but he won't know it if you don't tell him. Don't boast. Be honest, be positive, be enthusiastic." □

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Many people, of course, have no interest in going back into the labor market after retirement. They want to take it easy, pursue hobbies, enjoy their grandchildren, travel, or do volunteer work.

But the booklet notes that others, while relieved to be out of the pressure of a 9-to-5 grind, may want to—or need to, for financial reasons—hold down a less demanding full- or part-time job. Or they may want to open a small business.

For these people—and for those who advise or counsel them—the booklet gives tips on job hunting, suggests specific job opportunities, and tells how older people may qualify for jobs through Government and private manpower training programs. It tells how earned income affects social security payments and how Federal and State laws prohibit employers from discriminating on the basis of age. It even includes a brief discussion on the pitfalls and satisfactions of owning a business.

***Back To Work After Retirement* can be purchased from the Superintendent of Documents. The price is 60 cents per copy or 45 cents per copy in lots of 100 or more. Please order directly from the Superintendent of Documents, Government Printing Office, Washington, D.C. 20402, and enclose payment.**

Age doesn't have to be a job handicap, the booklet stresses. "The important thing is to be resourceful and flexible in job hunting," it says. "The skills you developed over the years may no longer be marketable. . . . Don't be hesitant about retraining. . . . If necessary, be prepared to change your type of work and your working conditions. Be realistic in accepting the wages you can get—even if they are lower than those you were accustomed to receiving."

The booklet cites Government studies to offset myths that bar older workers from

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church affiliations and family doctors, and are lonely. One elderly lady summed up her experience, Walters said, by writing: "Loneliness and poverty are hell on earth."

Walters warned his listeners that most people who retire from Federal service cannot afford costly mistakes. "Two-thirds of all Federal annuitants and their survivors fall below the poverty level in income," he reported. Walters cited Civil Service Commission figures showing that over 200,000 annuitants and survivors get less than $100 a month and over 500,000 get less than $200.

From the questions raised after a talk by Ronald Wise, a Social Security Administration field representative, it was apparent that a rather large number of persons were planning to add income from social security to their Government annuity. Some said they were going to take early retirement from the Government to work in private industry and gain coverage. Others were moonlighting in private industry to qualify for social security—one indication that they had been doing preretirement planning on income for some time.

Wise gave a detailed explanation on such matters as how to qualify, the amount of benefits, the way to compute the number of credits (quarters) still needed for coverage, how to estimate benefits, and how to get information on quarters already earned.

Money was the subject again in a talk by Gail H. Winslow, senior vice president of a brokerage firm. Mrs. Winslow spoke on planning a retirement income—an important step, she reminded her listeners, because most of them were going to live a long time and would have to keep inflation from making serious inroads into their standards of living.

Before making any investments, retired persons should put aside reserve funds to cover emergencies, Mrs. Winslow said. She recommended an amount equal to 3 to 6 months of living costs.

As to buying stocks and bonds with other income, Mrs. Winslow advised that when a person retires he should tell himself: "Today I am an investor. I am no longer a speculator." And she commented that it was also high time that people "stop taking hot tips from someone who lives next door."

"Take a good look at a company and find out if it has a history of paying divi-

jobs. These myths are that older workers are slow, often absent, physically unable to do the work, and unadaptable, and they greatly increase a company's pension and insurance costs. All these widely held beliefs are wholly or partially false, according to the booklet.

The necessary steps to prepare for a second career are outlined. The booklet tells how to make out resumes, where to look for prospective employers, and how to write "a short crisp, attention-getting letter to send with your resume."

The elderly jobseeker is advised how to conduct himself at a job interview, his "moment of truth." Some of the do's: Find out as much as you can about the firm to improve your presentation and give you confidence. Dress neatly and conservatively. Stress your skills, not your limitations. Listen attentively. Answer questions honestly and briefly.

Some of the don'ts: Don't be stubborn and argumentative. Don't stress your need for a job. Don't emphasize your age or personal problems. Don't keep gabbing; you'll bore the interviewer.

Listed in the booklet are a number of public and private agencies which can help the mature job hunter with information or leads. The first and most obvious is the State employment service. Others in the public sector are the Regional Manpower Administration, the Federal Job Information Center, the State Agency on Aging, and the public library. Helpful private agencies include professional or trade associations, the Chamber of Commerce, the YWCA, Forty-Plus Clubs, and private temporary employment agencies.

The State employment service is called "the best single source" of help. More than 2,400 local employment service offices throughout the country "offer counseling and job placement to everyone—without cost or obligation." More importantly, these offices "are expanding their services to older workers. In many offices in larger cities, Older Worker Service Units have been set up."

Manpower Administration work experience and training programs can also be helpful. The booklet describes Operation Mainstream, a program under which many older people have been hired to do work that improves the communities where they live, and retraining opportunities under the Manpower Development and Training Act (MDTA). "About 95 percent of the older people who have taken on-the-job training in MDTA projects have been placed in regular jobs," the booklet says.

Included in the booklet is a bibliography listing dozens of books, pamphlets, magazine articles, and government publications with information helpful to the aging.

It is made clear, however, that while help is available, the primary responsibility for nailing down a job rests on the shoulders of the jobseeker. He or she cannot afford to be a shrinking violet.

"Remember, when you look for a job, you are selling a product—yourself," the booklet concludes. "Package that product and advertise it. When you are talking to an employer, don't just sit there and react. Act! Tell him what you can do for him. You may know that you have the exact combination of ability and experience he needs for that job, but he won't know it if you don't tell him. Don't boast. Be honest, be positive, be enthusiastic." □

dends in good years and bad," Mrs. Winslow recommended. "Yields are important to you—don't just look for appreciation of the stock. And treat your stocks like streetcars. They say in front where they are going. If they go in the wrong direction, get off."

Some people treat stocks as though they were beloved children, she said. "Don't tuck stocks in the back of a safety deposit box and hang on to them because you love them," she urged. "You must be able to cut the umbilical cord when a stock gets too high, for example—then it is no longer an investment; it's a gamble."

Mrs. Winslow also discussed living trusts, mutual funds, and the advantages and disadvantages of joint ownership of stocks. One gentleman in the audience was so overwhelmed by Mrs. Winslow's knowledge and good looks that he inquired whether she would be interested in a Harvard man.

In another look at living on a retirement income, Helen H. Lamale, chief of the Division of Living Conditions Studies in the Labor Department's Bureau of Labor Statistics (BLS), told one of the preretirement sessions about the budgets for a retired couple developed by BLS for three different levels of living. The budgets —in 1967 dollars—were $2,671, $3,857, and $6,039. There has been an overall increase of about 20 percent in the cost of budgeted items since these budgets were priced, Mrs. Lamale noted.

A large part of each budget is alloted to food—30 percent of the lowest budget, 27 percent of the intermediate one, and 21 percent of the highest one. The BLS budgets gave those attending the preretirement session a good look at where their limited funds in future years were likely to go. The budgets showed comparative costs of the budgeted items in various regions of the United States.

"If you decide to move when you retire, you will probably have to figure on increased costs," Mrs. Lamale said. "These budgets are based on the assumption that most families at all three budget levels are living in their own homes with a paid-off mortgage. People overlook the fact that moving to another part of the country can be a costly business, and moving into a new apartment and buying new furnishings to go with it can also be very expensive. Be sure that the costs you incur by moving don't wipe out the savings you hope to make after a move."

Housing came in for more attention from E. Everett Ashley III, an official of the U.S. Department of Housing and Urban Development until his own retirement 4 years ago. Now a retirement housing counselor, Ashley said the failure of many people to give rational rather than emotional consideration to their housing needs has meant that in their later years they rattle around in houses that are too big and too hard for them to maintain.

One result of the failure to plan adequately for housing needs, Ashley said, can be seen in every community in America—the ramshackle wrecks of once fine homes which their owners are unable to keep up. Another common sight, he said, is the homes of elderly couples in deteriorating neighborhoods where they are surrounded by frozen custard stands, used car lots, and filling stations. He suggested that his listeners periodically take a fresh look at their changing housing requirements and carefully consider various housing options when they retire.

Housing Options Listed

For many persons a decision to adapt present living quarters may be a satisfactory solution, Ashley said. Among the structural modifications he recommended were to put complete dwelling facilities, including a bathroom, on one floor and to eliminate all thresholds and other tripping hazards in the house.

Other housing options Ashley described were:

• Moving to different quarters in the same community. "Such a move may involve going from a house to an apartment, a step which has much to commend it to those who contemplate extensive travel. . . . On the other hand, long-time housedwellers frequently find the adjustment to the more confining aspects of apartment dwelling unsatisfactory."

• Going back home. Retirees from small towns who have lived and worked much of their lives in large metropolitan areas are apt to find that their tastes have changed so that life in a small town will turn out to be unfulfilling. "On the positive side, some people will find the less fevered pace of the small community a joy."

• Moving to a warmer climate. Many older people have done this to their "tremendous satisfaction," while others find the adjustment difficult. "One basic rule . . . is not to make any permanent commitment without an adequate trial period. Avoid like the plague the efforts of land developers, retirement community sponsors, and the like to sell you a piece of land, a house, or an interest in a condominium apartment sight unseen."

• Leaving the country. Many people find this satisfactory, he said, but "it will be the better part of wisdom to spend enough time in one place and even to have shopped around a bit before making a final decision." In some overseas spots there is increasing militancy against the invasion by citizens of other nations, Ashley said.

• Moving into a retirement home, retirement community, or mobile home. Some of these housing forms lack younger people which retirees often find dull, Ashley said. He has also found that resale of properties in such projects may be difficult because they fail to interest a large population group. Mobile homes provide independent living and the cheapest way to get new housing, Ashley said, and frequently enjoy lower tax rates. He recommended that retirees try out this form of living by renting before they invest in a home.

• Moving in with children or other relatives. This step should be taken only as a last resort, Ashley said. "There is a vast body of experience to demonstrate that, except in rare cases, such living arrangements lead only to friction and unhappiness. If there is any conceivable way to maintain independent living arrangements, it should be done."

John A. Overholt, an attorney, led the preretirement group into the thickets of joint tenancy and tenancy in entirety; living trusts, marital deduction trusts, and testamentary trusts; wills; inheritance and estate taxes; and probate. His parting words of advice were: Make your legal decisions with the advice of a lawyer and not on your own, on the advice of a friend, or with the help of a mail-order book.

Dr. John A. Algee of the Community Health Services Administration in Washington, D.C., told the preretirees they could get some control over their destiny

if they cut out tobacco and liquor ("the number one killers"), and if they became politically active on behalf of the aged. "The economics of aging is bad," he said. "In 5 years after retirement, most of you will be in the poverty group. By becoming aware and vocal, you can help to meet the needs of all senior citizens."

Humor larded the experts' advice and much of it touched on the poverty, health, and sexual status of the aging, subjects that in other contexts can be of great concern. Two speakers told the story of an elderly gentleman who had been out of circulation for some time. Afterwards he told a friend he had been jailed on a charge of rape—an act, he said, of which "I was not guilty, but at 90 years old I was too flattered by the accusation to deny it."

Kits passed out at each session contained printed materials such as tax information for older persons from the Internal Revenue Service, magazines and newspapers from retired persons associations, information on social security, and leaflets with radiant titles: *Sunset Years—Plan for Your Retirement Living* and *The Golden Age—Books of Interest to Older Readers*. Other leaflets had more down-to-earth titles: *Medical Information on Cataract*; *Handle Yourself With Care—Accident Prevention for Older Americans*; *Recipes for Fat-Controlled, Low Cholesterol Meals*; *Foot Health and Aging—You're As Young as Your Feet*; and *The Importance of Pre-Planning Dignity, Simplicity, and Economy in Funeral Arrangements*. (Some of these materials are listed on page 32.)

More and more Federal agencies—spurred on by the Civil Service Commission—are staging preretirement sessions for their employees similar to those offered by the Labor Department. According to Lawrence Davis, retirement training advisor in the Commission's Bureau of Retirement, Insurance, and Occupational Health (BRIOH), a few agencies started their comprehensive planning series around the turn of the decade but most have done so only recently. Today about 10,000 Federal workers throughout the country attend sessions each year. At least two Federal agencies are making video tapes of their preretirement training sessions for distribution to their offices throughout the Nation.

In 1969 the Civil Service Commission shifted from a neutral stand on preretirement planning to "promoting, encouraging, and assisting" the development of employee programs. The Commission now holds regular training courses for preretirement counselors from Federal agencies at its regional training centers and in Washington, D.C. Davis credits these changes to a research study for BRIOH by Dr. Daniel Sinick, director of rehabilitation counselor education at George Washington University. Sinick found that most employees thought it was hard for people to get used to retirement and that 9 out of 10 thought good preretirement programs could help them enjoy retirement more. Sinick also identified the subjects most needed in these programs.

Industry Efforts Described

In 1967 a subcommittee on retirement of the Senate Committee on Aging began looking into the impact of retirement upon individuals since "we are now living in the early years of what has been called properly a retirement revolution . . . because more people are living longer, and more are retiring earlier." The subcommittee found virtually no preretirement counseling available to Federal employees to help them with the difficult psychological and financial adjustments that many must make.

Two industrial programs that have gained nationwide attention are at Scovill Manufacturing Company in Waterbury, Conn., and at Chrysler plants in the United States and Canada. Both programs are jointly run with the United Automobile, Aerospace, and Agricultural Implement Workers of America (UAW).

Because the area where Scovill's plant is located lacked specialists for counseling on the range of subject matter that was desired, company and union representatives were trained by the University of Michigan's Institute of Gerontology to run the sessions. The Institute also supplied films and study materials. Costs of materials are shared by the company and the union. There are eight 2-hour training sessions, with half of each session on company time.

The seven-session program at Chrysler, which now operates in all of the company's U.S. and Canadian plants, covers subjects similar to those in the Labor Department program. Started as an outgrowth of early retirement benefits negotiated by the UAW in 1964, the joint union-company effort has graduated thousands of retiring workers and their spouses, many of them as young as 55. Groups going through each program are relatively small but programs are held frequently. In the first quarter of this year a dozen series were staged in the Detroit area alone.

Subject specialists serve as speakers, and UAW and company representatives act as discussion leaders. The meetings take place after working hours in churches, union halls, schools, and company meeting rooms.

The AFL-CIO has incorporated preretirement advice in 8- to 12-week counseling classes that operate under its Community Services Department. According to Leo Perlis, who directs these services, many people are not interested in getting ready for retirement as soon as they should. He thinks it takes about 15 years to make adequate financial plans, but he finds that when men are still in their fifties they think of themselves as too young and virile to plan retirement. "With changes in attitudes toward leisure and the work ethic that are now taking place, early retirement is unquestionably in the cards for masses of workers, and the attitudes toward early planning for retirement years may also change," Perlis says.

Some gerontology specialists have put forth the idea that rather than chop up our lives into study, work, and total retirement we should spread all of these over the whole of our lives. According to this way of thinking people would work less during what we now consider "the working years" and sit around less during what we now call "the golden years." This way, they say, there would be more usefulness and happiness all around and fewer of the psychological and financial problems that now so often accompany retirement years.

But until such a realignment comes about, gerontologists see the importance of preretirement planning—if it is professionally and expertly done and amounts to something more than a few words of well-meant but poorly informed advice as the departing worker goes out the door for the last time. □

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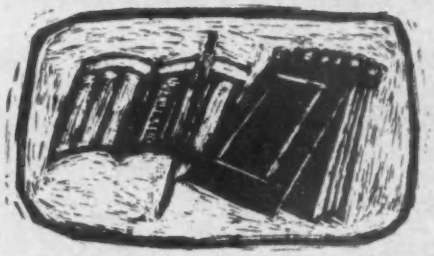
News & Notes



Can unemployed aerospace scientists and engineers be swiftly retrained for jobs in public service? The Manpower Administration and the Department of Housing and Urban Development are going to find out. They are funding a pilot program to place 400 of these professionals in State, county, and city jobs. Candidates have been selected from eight cities on the west coast and four on the east coast. They are slated to receive an orientation period of 4 weeks, either at the Massachusetts Institute of Technology, Cambridge, or the University of California at Berkeley.

* * *

A 2-year contract to operate a new Job Corps residential support center in Jacksonville, Fla., has been awarded to Catholic Charities Bureau, Inc. The Manpower Administration is investing $312,714 in the project. The center will accommodate 30 youth at a time.

* * *

Many veterans don't know how to find a job when they leave service. The Manpower Administration is trying out a pilot project at Fort Bliss, Tex., to teach them how. If successful, it will be widely adopted. The year-long pilot effort is called "World of Work." It will give soon-to-be-discharged servicemen 4 hours of instruction in each of four subjects: How to choose a career. How to negotiate with the employer. How to look for a job. How to succeed on a job.

* * *

Many Puerto Ricans coming to the United States have a major language problem. Ironically, when they pack up their families and return home, they have another language problem. Those of their children who have spent most of their lives here can't speak Spanish. More than 15,000 students enrolled in Puerto Rico's elementary, junior high, and high schools have Spanish-language difficulties. "The situation is not without its small tragedies and ironies," said Dr. Adela Mendez, head of the Puerto Rican Department of Education's bilingual program. "Many of these students said they were eager to return to the island because they felt they were a minority in the United States, only to find they are a minority here also."

Many firms, fearful of the effects of drugs on their workers, are trying to do something about it. New England Telephone, for example, publishes a guide filled with tips to help supervisors recognize drug users. One of these tips is that employees who never roll up their shirtsleeves may be hiding needle marks.

* * *

Employers who say they would hire qualified minority people if they could find them can now get some help from the Cabinet Committee on Opportunity for the Spanish Speaking. It has compiled a list of 12,000 college-educated Spanish American people about to enter the job market that includes their names, addresses, fields of major study, and degrees. To obtain a copy of the Spanish Surnamed American College Graduates Directory of 1971-72, write to the Committee, Room 712, 1800 G Street, NW., Washington, D.C. 20506.

* * *

Workers who lost their jobs because of increased imports of shoes are being aided by the Federal Government. The U.S. Department of Labor has certified that about 80 workers from the Bella Mia Manufacturing Corporation, Brooklyn, are eligible to apply for help under the Trade Expansion Act of 1962. A similar ruling has been made for about 875 workers from three shoe companies in Manchester, N.H., Haverhill, Mass., and Brunswick, Maine. Workers' assistance includes cash readjustment allowances, testing, counseling, training and job placement, and relocation if needed and desired.

* * *

By the end of April, the American Institute of Aeronautics and Astronautics had conducted 121 workshops around the Nation to help unemployed aerospace engineers, technicians, and scientists find new jobs. More than 10,400 attended the sessions. A study by the Institute of about 2,000 participants shows the following characteristics: Average age, 42; education, bachelor's degree; unemployed for average of 22 weeks; and average salary $14,700. More

than 90 percent said they found the workshops valuable. The project is being funded by the Manpower Administration.

* * *

Some 28,000 Florida farmworkers, mostly blacks and Mexican Americans, have received $7.4 million in Disaster Unemployment Assistance as the result of crop freezes in January and February, the Labor Department's Manpower Administration announced. The payments were made under provisions of the Disaster Relief Act of 1970.

* * *

New York nurses tell a chilling story to illustrate the effects on patients of a nursing shortage in municipal hospitals. Several children in the South Bronx ate lead paint from the walls of their slum apartments and were hospitalized for possible brain damage. Virtually unattended, they ate the same kind of paint from the walls of the hospital.

New York City will establish 50 new day-care centers to accommodate 5,000 children in the South Bronx, Harlem, and Central Brooklyn in the next 2 years. The Federal Model Cities Program will contribute nearly $1.4 million for planning purposes.

* * *

There aren't many women in such jobs as meatcutter, tailor, office machine repairer, or institutional manager. But these are skilled occupations with a future and the Manpower Administration is funding a pilot effort to open them--and similar opportunities--to more women. Called "Better Jobs for Women--Denver," the 1-year, $62,582 project is sponsored by the Denver YWCA. The project will start with 30 women recruited primarily from among those with race or language barriers who have had special problems in finding jobs that offer a good income, relative security, and advancement opportunities.

Statistics

Training Programs

MANPOWER DEVELOPMENT AND TRAINING ACT

Institutional Training

Number enrolled from Aug. 1962—Dec. 1970	1,048,400
Number completing training Aug. 1962—Dec. 1970	692,500
Number employed at time of last contact	514,600
Number enrolled in fiscal 1970	130,000
Number budgeted for fiscal 1971	152,500

On-The-Job Training

Number enrolled Aug. 1962—Dec. 1970	490,000
Number completing training Aug. 1962—Dec. 1970	347,400
Number employed at time of last contact	299,300
Number enrolled in fiscal 1970	91,000
Number budgeted for fiscal 1971	66,000

Part-Time And Other Training

Number budgeted for fiscal 1971	20,400

ECONOMIC OPPORTUNITY ACT

Neighborhood Youth Corps

Number enrolled Jan. 1965—Mar. 1971	2,944,300
Number enrolled in fiscal 1970	482,100
Number budgeted for fiscal 1971	545,700

Operation Mainstream

Number enrolled Mar. 1967—Mar. 1971	66,200
Number enrolled in fiscal 1970	12,500
Number budgeted for fiscal 1971	12,100

Public Service Careers

Number enrolled Mar. 1967—Mar. 1971	38,000

JOB OPPORTUNITIES IN THE BUSINESS SECTOR (JOBS)

Number enrolled June 1968—Mar. 1971	211,177
Number enrolled in fiscal 1970	86,800
Number budgeted for fiscal 1971	76,900

REGISTERED APPRENTICESHIP PROGRAMS

Number enrolled as of Jan. 1, 1970	274,000

CONCENTRATED EMPLOYMENT PROGRAM

Number enrolled June 1967—Mar. 1971	361,566

WORK INCENTIVE PROGRAM

Number enrolled through Mar. 1971	259,178

JOB CORPS

Number enrolled Jan. 1965—Mar. 1971	326,300
Number enrolled in fiscal 1970	42,600
Number budgeted for fiscal 1971	55,700

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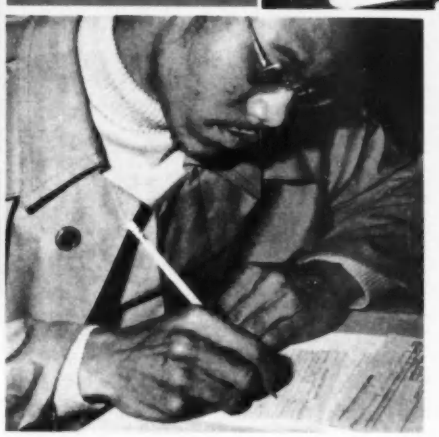
One-Stop Job Center Aids Veterans



Denver 'Clinic' Brings Together Employers and 4000 Ex-GIs

By Ernie Sanchez

Through sleet and snow they came, nearly half of Denver's 9,500 unemployed veterans, trudging to the National Guard Armory in a late April storm. But unlike the proverbial postmen who keep their appointed rounds because they have jobs to do, the veterans had jobs to get.

The attraction was a Job Clinic, designed as a one-stop information center, sponsored by the American Legion and the Colorado Division of Employment. And judging by the results, it might serve as a model for others interested in making a similar effort.

By the end of the day, more than 100 of the veterans had jobs, by mid June more than 220, and there were another 380 placements listed as "potential and pending," all as a result of the clinic.

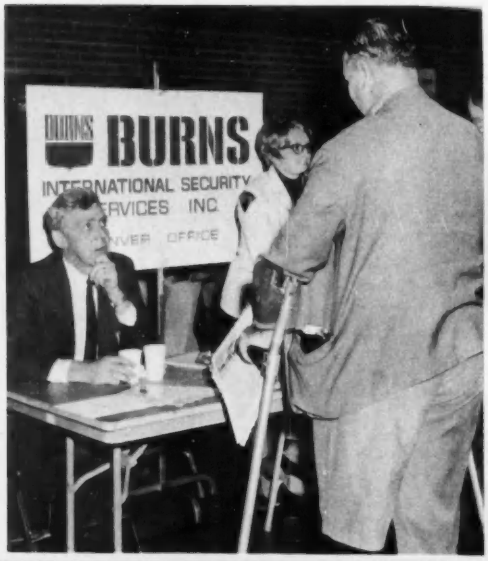
The clinic opened at 8:30 a.m. with talks by James F. Oates, Jr., Jobs for Veterans national chairman; Colorado Lt. Gov. John Vanderhoof, and a representative of the mayor of Denver. The speeches were brief; the former soldiers, sailors, and airmen were there for jobs, not rhetoric.

Following the opening ceremonies, the veterans filed by registration tables staffed by ladies of the American Legion Auxiliary, who also served coffee and doughnuts. Each man filled out a simplified application form, giving his experience, training, education, personal background, and occupational interests. They took these forms with them as they fanned out over the armory to tables manned by representatives of 36 private employers, including Blue Cross, Coca Cola, Martin Marietta, Sears, Western Electric, and Xerox.

If a job opening interested him, the veteran showed the employer his application. If the employer was also interested in the veteran, he either hired him on the spot or made an appointment to talk to him later. After making their rounds, the unhired veterans turned in their forms to the employment service desk. Those who had had no firm job offer were asked to come to the Denver employment service office for counseling and job placement.

In addition to private employers, representatives of 14 Federal, State, and city agencies also were on hand at the armory. They offered either jobs or advice on vet-

Mr. Sanchez is a U.S. Department of Labor information officer in Denver.



erans' rights to education, training, and other services. Veterans Administration representatives, for example, were given a large conference room to answer individual inquiries about the eligibility of ex-servicemen for loans or for high school, college, or other training under the GI bill. Personnel of the U.S. Department of Labor's Manpower Administration handled questions about veterans' reemployment rights. People from the city, State, and Federal civil service commissions supplied details about jobs available in public employment. Operation SER (Service, Employment, and Redevelopment) had men there to advise and aid Mexican American veterans.

To back up these face-to-face efforts, each ex-serviceman received a short pamphlet titled "Welcome to the Job Clinic." This publication listed the names, addresses, and phone numbers of organizations that could help veterans obtain housing, food, clothing, jobs and training, legal aid, counseling, medical service, general information, and crisis help. It also carried a personal message from the two men who set the project in motion, Paul B. Rodden, American Legion State Commander, and R. A. Hjelm, manager of the employment service's Denver office. (Rodden hired a jobless attorney for his own law firm.)

Most employers were satisfied with the results of the clinic. "We got applicants to fill jobs at every level of our operation," said a Western Electric representative. Most of the 4,000 veterans also seemed pleased, but inevitably some were disappointed. Two young recent college graduates came 300 miles only to find no leads on business administration openings. They felt there weren't enough professional jobs and that employers who did offer them were merely building up their lists of prospects.

At a postmortem held a week after the clinic, the sponsors agreed they had learned some valuable lessons. One was that any such clinic should emphasize that relatively few applicants could expect to be hired on the spot, due primarily to testing requirements of large companies. Another was that facilities should be large enough to permit maximum employer participation and privacy for interviews. And in areas with a substantial Spanish-speaking population, plenty of interpreters should be available.

The Job Clinic capped 5 months of planning and work by a variety of orga-

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nizations, including representatives of minority groups, under the chairmanship of Joseph F. Evanoski, the Manpower Administration's veterans employment representative for Colorado.

The employment service lined up the employers, who had to promise they had jobs for veterans. Low-paying work or the kind of commission sales openings which pay off only for the talented few were screened out.

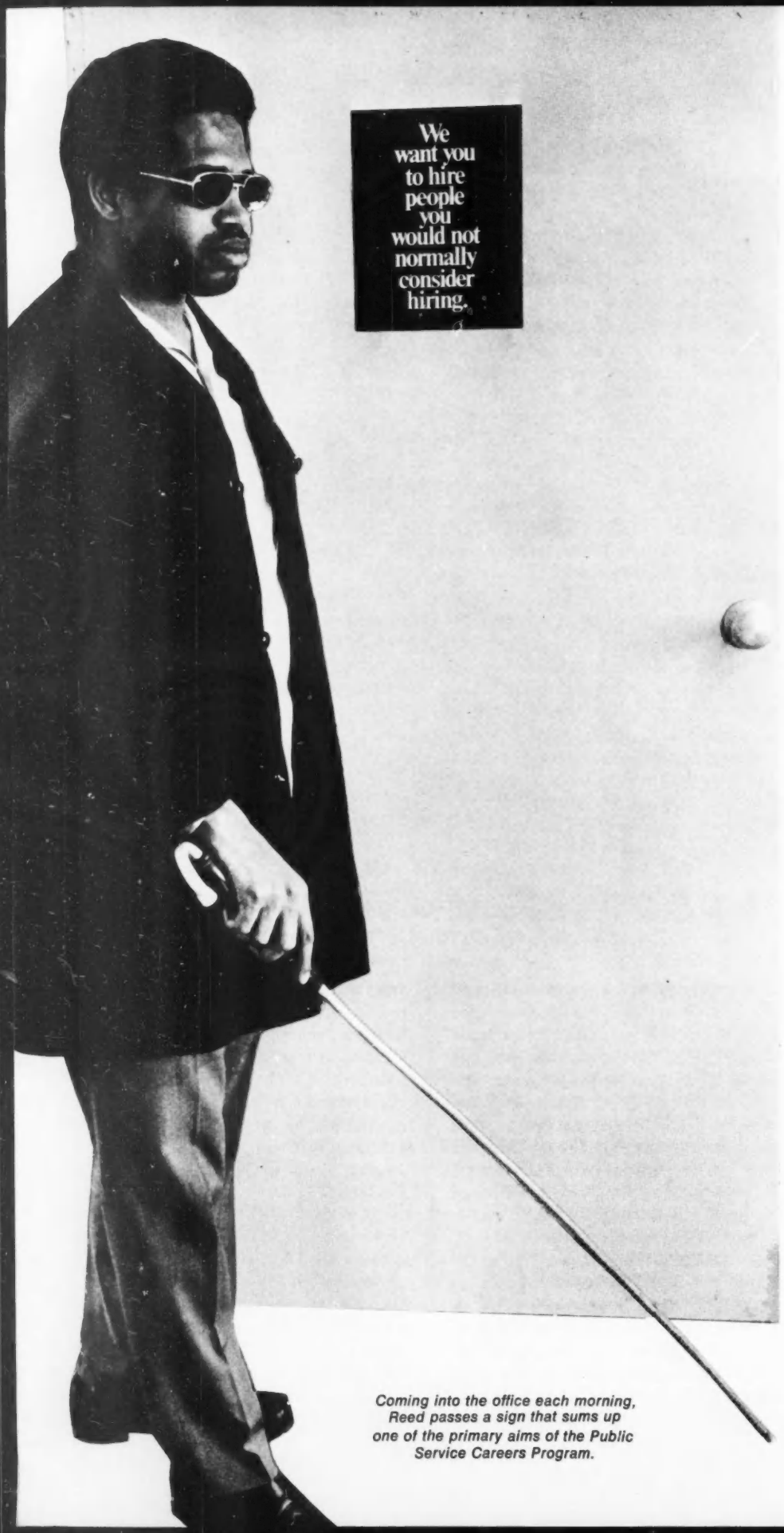
A key element in the success of the clinic was the publicity and advertising committee, headed by Don W. MacMillan, information officer for the Colorado employment service, and Stan Boulier, vice president of Mountain Bell (the telephone company).

Committee members contacted daily and suburban newspaper editors, publishers, editorial writers, and television and radio station managers to win their support. They wrote and distributed news releases and public service ads, and sent out 12,000 letters of invitation to veterans and about 500 to employers. They provided the Governor and mayor with statements and proclamations, and persuaded major companies to include project publicity in their mailings. Display ads aimed at veterans and paid for by the American Legion were placed in both Denver daily newspapers for 3 consecutive days immediately before the clinic.

MacMillan and Boulier even tried to arrange to have the Goodyear blimp fly over Denver to advertise the clinic, but this plan was deflated because Denver's altitude is too high.

The clinic produced more than jobs; there were intangible benefits as well. Relations with employers—some of whom felt they had been "burned" in the past by employment service referrals—were strengthened. The employment service also cemented its ties with veterans' organizations, the State and city, and the veterans themselves. And the clinic gave a strong boost to the Jobs for Veterans Program.

"It showed the men returning from Vietnam that employers in the community, the Federal, State, and city governments, the American Legion, and the Colorado Division of Employment care about them," said Edward L. Omohundro, director of the Manpower Administration's Veterans Employment Service. "This was one of the intangibles and it will pay dividends in the long run." □



Coming into the office each morning, Reed passes a sign that sums up one of the primary aims of the Public Service Careers Program.

Chance Meeting Leads to New Career

Kenneth V. Reed, 27, a clerk-typist trainee in the Public Service Careers division of the U.S. Department of Labor's Manpower Administration, is a very busy man. He types, answers the phone, operates reproduction machines, and sits in on program conferences. He is a valuable civil servant.

He is also totally blind, and has been since birth because of congenital glaucoma. Reed shrugs away his handicap: "It's like a TV without any picture." He simply works around it.

Take dictation and typing, for instance. The professionals in his office dictate memos and letters into a portable dictaphone. Reed plays them back and pecks them out on the typewriter at 30 words per minute.

If the phone rings when he's alone, he runs his battery-operated light probe over the buttons for the phone's four lines. The probe makes a high-pitched noise that lowers when it comes to the button that is lit. He picks it up, and takes the message on his Braille "writing kit," called a slate. Xeroxing and walking through the office are no

longer problems. He is thoroughly familiar with his work area now and can, in a phrase, find his way in the dark.

"I consider myself lucky," said Reed. "With the economic downturn, it was hard to get a job and my unemployment was about to run out."

Reed's luck, as he calls it, began last summer. Besides being black and blind, he was an unemployed high school dropout trying to contribute to the support of a son.

Tapping his way with a cane along Washington's sultry sidewalks, he was about to cross a busy street when Fred Drayton chanced by. Drayton, a supervisor in the Public Service Careers Program, helped him across the dangerous intersection. They talked, and when Reed pronounced the word "half" with a broad a, Drayton knew he was in the presence of a fellow New Englander.

It turned out both men hailed from Massachusetts, and Drayton listened sympathetically to Reed's story. He had come to Washington looking for a new start after a broken marriage and 4 years of monotonous dead-end labor in a photo-developing lab at Springfield, Mass. In Washington he lived with a sister and was drawing unemployment compensation. Although ambitious and eager, he feared his handicap would keep him out of work permanently.

Drayton told Reed of Public Service Careers, under which disadvantaged persons are hired for worker-trainee positions in the Federal Government. It was just getting started then and Drayton promised to work on finding a spot for Reed. It took longer than anticipated to get the program underway, but both men persevered and Reed was hired March 1 as a Grade 1 clerk-typist trainee at

When he is alone and a phone call comes in, Reed runs his battery-operated light probe over the buttons to find out which line is ringing.

Reed types a memo that was dictated earlier into the recording machine.

Familiarity with his surroundings enables Reed to get the recording machine from the file drawer where it is kept.

Reed keeps informed on new developments in Public Service Careers by listening to a discussion between program supervisors Fred Drayton (left) and Thomas P. McCallion.

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New Career *continued*

Reed prepares to board a bus for home after a day's work.

$4,300 annually. With luck and hard work he can move up to a Grade 4 slot at $6,200 in 18 months.

The hard work has already begun. Besides his regular duties, he is rapidly mastering business English. He speaks well and clearly but his spelling is shaky because he spells everything phonetically. Drayton and the other office professionals drill him every day in 50 new words, which Reed carefully punches into his slate and takes home for study.

And he is getting into the swing of Washington life. Music is his prime recreation and about twice a week he picks up extra money playing trumpet in night clubs with a five-piece group. He plays everything, but prefers jazz.

Reed hopes ultimately to get into electronic research or computer work. Meanwhile, he is content. "Public Service Careers gives me a chance, especially in this town. It's a government town, a paper town, and so you don't need the production skills that you need elsewhere. I think I can go places here. The government is always sponsoring some kind of training program. It's just a matter of getting into one.

"On-the-job training is what people need. Whenever you go anywhere for a job, even right out of school, they ask if you have any previous experience. It gives you a chance to get that experience. Most people, given a chance, can learn most jobs." □

A 'Roughneck' Turns Teacher

By Ralph E. Parlett

Six years ago, Richard Rice, then 34, lay flat on his back in a Veterans Administration Hospital at Denver. The operation on his hip was a success, but he was permanently if partially disabled. His 7-year career as a roughneck in the oil fields was finished. And he had a wife and five children aged 5 through 13 to support.

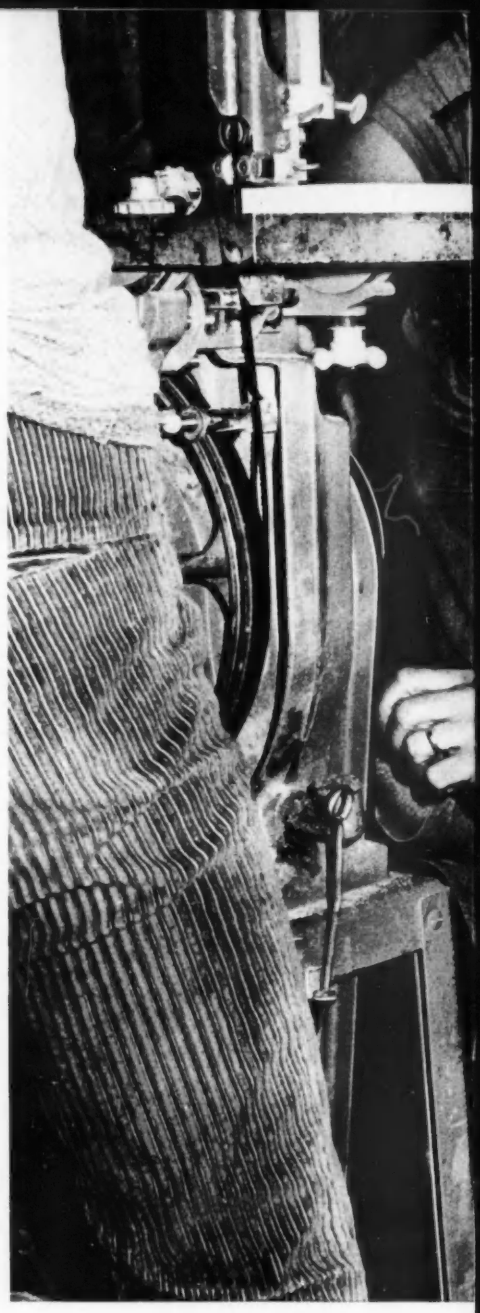
"I tell you we had hit a low point in life," he said. "We never thought something like this would happen to us but suddenly it was there and we had to face it."

He faced it by deciding to go to college. And he did it over 5 arduous years. It required a good deal of fortitude—and the help of his family, the Wyoming State Employment Service, and a couple of Federal programs. Today, at 40, he is in a second career as an industrial arts teacher in two Casper, Wyo., junior high schools.

Rice came to Casper from Mason City, Iowa, in 1955. For 3 years he worked at his regular trade of lens grinding, then switched to roughnecking to increase his income. He worked on drilling rigs, climbed ladders, and guided drilling stems into the "hole." It was tough labor in all kinds of weather, but the pay was good—$200 to $250 a week.

Then the hip joint that caused him to get a medical discharge from the Army in 1951 began to bother him again. In December 1964 surgeons in the Veterans Administration Hospital in Denver

Mr. Parlett is an information officer with the Employment Security Commission of Wyoming.



Rice helps his students make

an adjustment on a band saw.

implanted a metal ball and socket in his hip.

While he was convalescing, a VA counselor came by to discuss his future. Roughnecking was out and lens grinding did not pay enough to support a wife and five children. And there weren't that many openings in Wyoming anyway.

The counselor dispatched him upon his discharge to the Casper office of the State employment service, where in February 1965 Rice met Gene Medley, the local office Manpower Development and Training Act (MDTA) counselor. "Richard exuded enthusiasm," said Medley. "I thought I'd have to put him in a training slot that same day or he wouldn't be satisfied."

Rice had a hobby, gunsmithing. Could it be turned into a profitable trade? Medley discovered that Trinidad College in Trinidad, Colo., offered a course for gunsmiths. But all students were required to take a full college course. Rice was stunned. He had never been a good student and had not attended school since he flunked out of junior college 15 years earlier. Could he make it? And what about his family?

He and his wife and children worked it out at a family conference. They owned a home in Casper, the children were settled in school, and the family savings were depleted. Rice would go to Trinidad but the family would stay behind. Mrs. Rice would find a job and the children agreed they would help in any way they could, including doing housework. MDTA paid Rice's tuition and an allowance of about $100 a week.

He was determined not to flunk out this time, despite the difficulty in keeping up with his younger fellow students. He plunged into study and made the honor roll in the first and second quarters.

"I knew why I was there," said Rice. "I didn't goof off as I had when I was younger. Another thing that helped was the fact that my grades were sent home to my wife instead of my parents. She was tougher, much tougher, than they were."

Rice could afford to return home only during the summer and for holidays. So during school months he fulfilled his position as head of the house through a Sunday morning phone call. He would talk to each member of the family and try to solve any problems.

By the end of junior college in 1967, Rice had decided he wanted to go to the University of Wyoming and become a teacher. The family enthusiastically approved. Medley, who had kept in touch with Rice, consulted the State Vocational Rehabilitation Department, which agreed to pay for Rice's tuition and books and give him a living allowance of $125 a month. Rice added to this by borrowing $2,000 from the student loan program. He studied 5 semesters at the university and spent his sixth working for the school and doing his stint as a student teacher.

In the spring of 1970, when he finally earned his degree in industrial arts and education, Rice made certain that Gene Medley got an invitation to the graduation, along with a note thanking him for his help in making it possible. A few weeks later Rice dropped into Medley's office to chat. He said he was ready to look for the job that had been his goal for so long. Medley called the administrator for the Casper school system, arranged an interview, and Rice was hired. Last fall, at the age of 39, he began his teaching career.

"It's a pretty good career overall," he said. "Like any job, there are days you'd like to get out. But the kids aren't as bad as they're said to be."

Some of the students wear long hair and he jokingly threatens to make them have it cut, for safety reasons if nothing else. But he doesn't have the heart to do it.

He considers a sense of humor the most important quality for a teacher. "Without it, you're lost. The kids are always trying something."

His own boys are now 19 and 17 —"they wear their hair short"— and his girls are 14, 12, and 11. He likes being a full-time father again. "After being away all that time, you can really enjoy it."

Rice admits he misses the high pay of the oil fields. But his teaching job pays $6,400—he's due for a raise in September—and he earns additional money at summer work. As for working conditions, "there's no comparison. When it gets down to about 30 or 40 below zero, it's nice to be inside looking out." □

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Publications

Following is a selected list of publications on preretirement and retirement subjects. Prices are given whenever the listed item is for sale. If no price is quoted, the material may be obtained free. Please order directly from the address given in each listing.

3 Budgets for a Retired Couple in Urban Areas of the United States 1967-68

U.S. Department of Labor bulletin provides budgets for a retired couple at lower, intermediate, and higher levels of living. Superintendent of Documents, Government Printing Office, Washington, D.C. 20402. 70 cents.

Society Needs You! Plan Now for an Active Retirement

Final report on special 3-year demonstration study of how preretirement planning works, conducted by Drake University Pre-Retirement Planning Center. Appendix includes a Guide to Program Development for Pre-Retirement Planning, and a Guide to Seminar/Workshop Development for Pre-Retirement Planning. For information about obtaining this book, contact Division of Research and Development Utilization, U.S. Department of Labor, Room 100, 1111 20th St. NW., Washington, D.C. 20036.

You, the Law, and Retirement

Department of Health, Education, and Welfare pamphlet tells the retiree or prospective retiree why, how, and when to see a lawyer in order to avoid making mistakes. Superintendent of Documents, U.S. Government Printing Office, Washington, D.C. 20402. 25 cents.

Retirement Life

Monthly magazine published by National Association of Retired Federal Employees about activities of the association. National Association of Retired Federal Employees, 1909 Que St., NW., Washington, D.C. 20009. Nonmembers, single copy 35 cents, annual subscription $4.00.

Words on Aging: A Bibliography

Department of Health, Education, and Welfare book to assist practitioners, teachers, students, and laymen working in the field of aging. Contains listings grouped under six main categories, author index, and subject index. Superintendent of Documents, U.S. Government Printing Office, Washington, D.C. 20402. 75 cents.

Are You Planning on Living the Rest of Your Life?

Illustrated 72-page booklet published by Department of Health, Education, and Welfare is a sort of "do-it-yourself planner" to be used at home designed to reach the hard-to-reach in preretirement planning—those working for small companies without inplant counseling; those who do not wish to be "publicly" involved in formal training; community groups; and self-employed. Superintendent of Documents, Government Printing Office, Washington, D.C. 20402. 30 cents.

Sunset Years

A booklet intended to make those in or facing retirement think about problems they may encounter and new ideas for making retirement living rewarding. National Association of Retired Federal Employees, 1909 Que Street, NW., Washington, D.C. 20009.

Fact Sheet on Employment and Volunteer Opportunities for Older People

Flyer explains 20 programs, administered or supported by Federal Government, which offer opportunities for paid or volunteer work by older people. Administration on Aging, Department of Health, Education, and Welfare, Washington, D.C. 20201.

Current Literature on Aging

A quarterly subject guide to selected publications in field of aging and related areas. The National Council on the Aging, 1828 L St., NW., Washington, D.C. 20036.

Aging

Monthly publication of Administration on Aging contains articles and short items on activities and developments in field of aging. Superintendent of Documents, Government Printing Office, Washington, D.C. 20402. Single copy 30 cents; annual subscription $2.50

Your Social Security

Social Security Administration booklet explains retirement, survivors, and disability insurance, and Medicare provisions under the Social Security Act. Superintendent of Documents, U.S. Government Printing Office, Washington, D.C. 20402. 15 cents.

Your Medicare Handbook

Social Security Administration handbook explains how the Medicare Program works and the two types of insurance benefits — hospital and medical—it provides. Superintendent of Documents, U.S. Government Printing Office, Washington, D.C. 20402. 40 cents.

The Fitness Challenge in the Later Years

Administration on Aging pamphlet gives an exercise program for older persons presented on three levels of difficulty with sketches showing the various types of exercise. Superintendent of Documents, U.S. Government Printing Office, Washington, D.C. 20402. 30 cents.

Guidelines for an Information and Counseling Service for Older Persons

Discusses in detail establishment of the Service (called ICSOP) at Duke University, its staffing and mode of operation, evolution of team interaction, and roles of various team members. Service is evaluated as a training ground, in its community relations, research, and possible modifications for use elsewhere, perhaps in places without all medical and related support available at Duke. Center for Study of Aging and Human Development, Duke University, Durham, N.C. 27706. $2.00.

Retirement Guides

Set of seven guides for a better retirement, published by the American Association of Retired Persons and the National Retired Teachers Association. Single copies free from American Association of Retired Persons, Suite 401, 1225 Connecticut Ave., NW., Washington, D.C. 20036, or 215 Long Beach Blvd., Long Beach, Calif. 90802.

Your Retirement Home Guide
Your Retirement Moving Guide
Your Retirement Legal Guide
Your Retirement Food Guide
Your Retirement Health Guide
Your Retirement Hobby Guide
Your Retirement Pet Guide

Your Retirement: A Discussion of Your Financial Resources and How You Might Use Them

Presents basic principles, illustrated by case histories, gathered from many authorities in field of money management and retirement planning. Also provides worksheet on which reader may apply the principles to his own situation. Women's Division, Institute of Life Insurance, 277 Park Ave., New York, N.Y. 10017.

Helpful Hints on Managing Your Money for Retirement

Gives authoritative information on housing, Medicare and Medicaid, social security benefits, annuities, pensions, savings payout, where to live, and choosing a second career during retirement years. Free at savings and loan companies affiliated with the Savings and Loan Foundation.

Your Retirement System

U.S. Civil Service Commission pamphlet answers most frequently asked questions about Federal Civil Service Retirement System. Explains in simple terms the operation of the system and benefits it provides for employees and their families. Superintendent of Documents, U.S. Government Printing Office, Washington, D.C. 20402. 20 cents.

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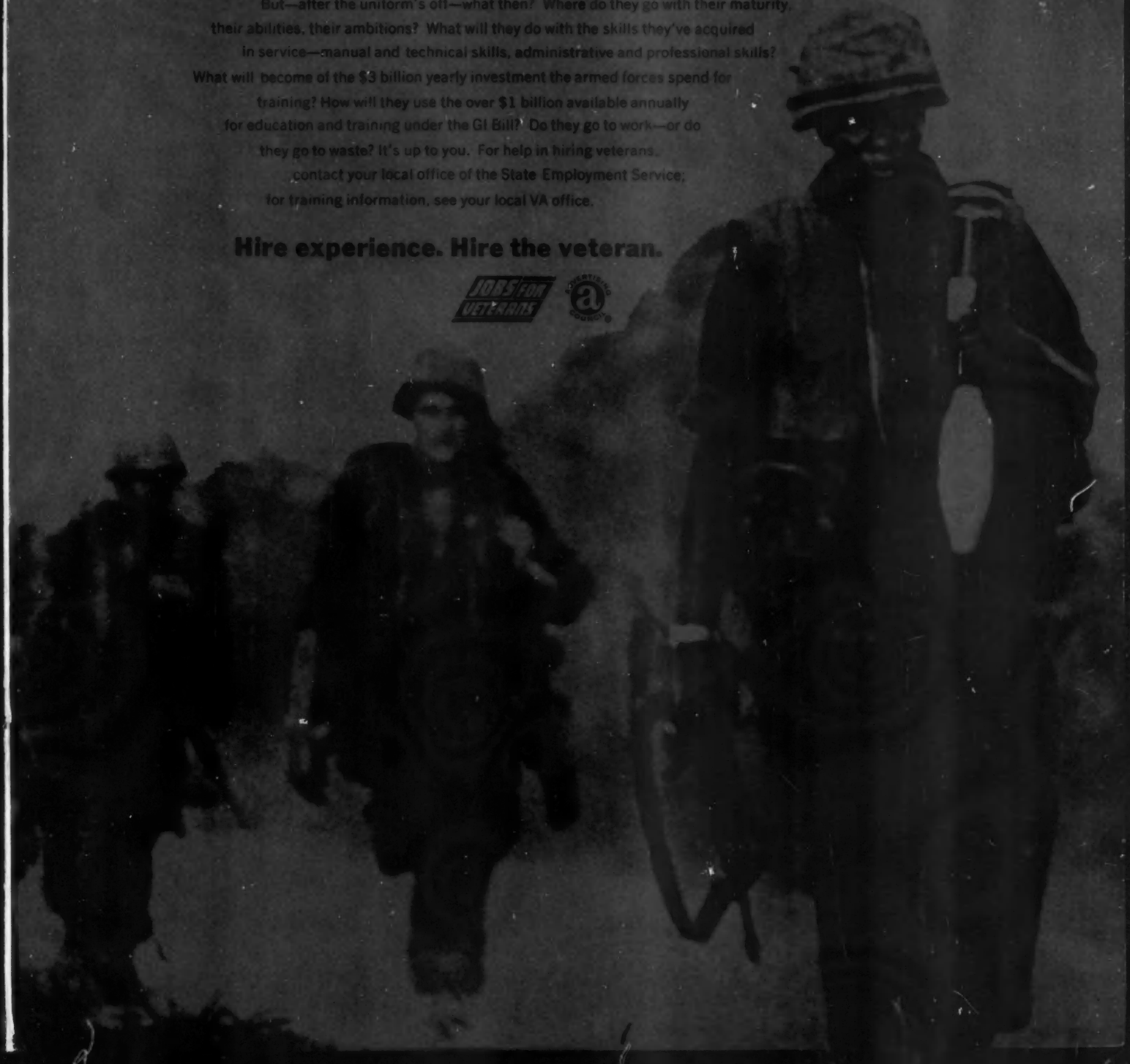
Where do they go from here?

Home, of course. That's first. Home to hugs and handshakes. Home to the family. Home from thousands of anonymous assignments around the world. But—after the uniform's off—what then? Where do they go with their maturity, their abilities, their ambitions? What will they do with the skills they've acquired in service—manual and technical skills, administrative and professional skills? What will become of the $3 billion yearly investment the armed forces spend for training? How will they use the over $1 billion available annually for education and training under the GI Bill? Do they go to work—or do they go to waste? It's up to you. For help in hiring veterans, contact your local office of the State Employment Service; for training information, see your local VA office.

Hire experience. Hire the veteran.

JOBS FOR VETERANS



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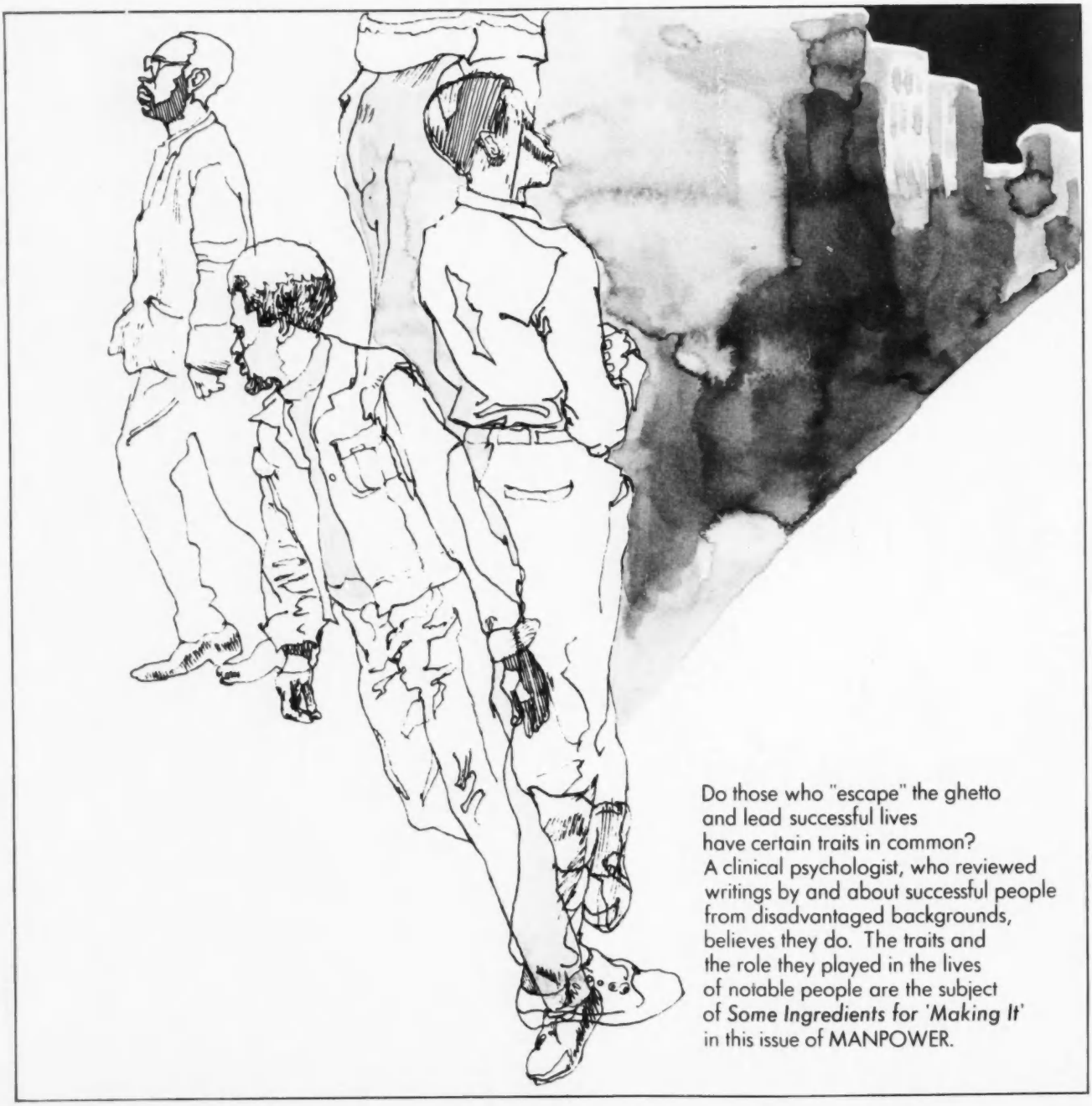

Do those who "escape" the ghetto and lead successful lives have certain traits in common? A clinical psychologist, who reviewed writings by and about successful people from disadvantaged backgrounds, believes they do. The traits and the role they played in the lives of notable people are the subject of *Some Ingredients for 'Making It'* in this issue of MANPOWER.